Manitoba

2002
ANNUAL REPORT
OF THE
SUPERINTENDENT OF INSURANCE

BUSINESS OF 2001

Showing the Business Transacted by Provincial Insurance Companies and Premiums and Losses of the Companies Licensed in the Province of Manitoba, for the Year ending December 31, 2001.

MG-7929

Includes 10% post-consumer waste

NINETY-SIXTH

ANNUAL REPORT OF THE

SUPERINTENDENT OF INSURANCE

BUSINESS OF

2001

Published in Accordance with the Provisions of Section 20 of The Insurance Act of Manitoba

CONTENTS

	Page
Superintendent's Report	1
Manitoba Based Companies	
- Federally Licensed Companies	11
- Provincially Licensed Companies	12
List of Licensed Insurance Companies	
- Federally Licensed	13
- Provincially Licensed	17
- Discontinuing Companies	17
- Reciprocal Exchanges	18
- Special Brokers	18
Tables	
- Comparative Summary of Premiums and Losses	19
Property and Casualty Classes of Insurance:	
- Accident & Sickness Insurance	20
- Aircraft Insurance	28
- Automobile Insurance	23
- Boiler & Machinery Insurance	25
- Fidelity and Surety Insurance	27
- Hail Insurance	22
- Liability Insurance	29
- Marine Insurance	26
- Miscellaneous Insurance - Not Otherwise Classified	31
- Property Insurance	32
Life Insurance:	
- Direct Disbursements to Policyholders in Manitoba Insurance Contracts (Individual & Group)	42
- Direct Disbursements to Policyholders in Manitoba Annuity Contracts (Individual & Group)	46
- Total Disbursements for Insurance & Annuity Contracts	47
- Direct Premium Income on Manitoba Business	40
- Movement of Life Insurance in Manitoba	38
Reciprocal Exchanges	24
Fraternal Societies	50

PROVINCE OF MANITOBA

Department of Consumer and Corporate Affairs

September 1, 2002

To the
Minister of Consumer and Corporate Affairs
Province of Manitoba
Winnipeg, Manitoba

Sir:

I have the honour to submit the **Ninety-Sixth Annual Report of the Superintendent of Insurance, Business of 2001** for the year ended December 31, 2001, respecting the various Insurance Companies, Reciprocal Exchanges and Fraternals licensed under *The Insurance Act* of Manitoba.

The number of insurance companies operating in the Province during the past licence year was 268 made up of 226 Federally Registered Companies and 42 Provincially Incorporated Companies.

Northern Union Insurance Company Limited, a Manitoba Incorporated Company ceased doing business in 1983. The winding-up of this insolvent Manitoba insurer continued through 2001.

At December 31, 2001, the 226 Federally Registered Companies, licensed to do business under *The Insurance Act* of Manitoba, were classified as follows:

Property & Casualty (including Mutuals)	122
Life only or Life and Accident & Sickness	78
Fraternal	12
Reciprocal Exchange	1
Discontinuing Licence	13
Total	226

At December 31, 2001, the 42 Provincially Incorporated Companies, licensed to do business under *The Insurance Act* of Manitoba, were classified as follows:

Property & Casualty (including Mutuals)	23
Life only or Life and Accident & Sickness	11
Fraternal	1
Reciprocal Exchange	6
Discontinuing Licence	1
Total	42

PROVINCE DU MANITOBA

Ministère de la Consommation et des Corporations

Le 1er septembre 2002

Monsieur Scott Smith
Ministre de la Consommation et des Corporations
Province du Manitoba
Winnipeg (Manitoba)

Monsieur le Ministre,

J'ai l'honneur de vous présenter le **quatre-six-quinzième rapport annuel du surintendant des assurances, affaires de 2001**, pour l'exercice terminé le 31 décembre 2001, concernant les diverses compagnies d'assurance, bourses d'assurance réciproque, sociétés de secours mutuels et sociétés mutuelles titulaires d'une licence en vertu de la *Loi sur les assurances* du Manitoba.

Des 268 compagnies d'assurance exploitées dans la province au cours de la dernière année de licence, 226 étaient des compagnies à charte fédérale et 42 étaient des corporations à charte provinciale.

La Northern Union Insurance Company Limited, une corporation du Manitoba, a cessé de faire des activités commerciales en 1983. La liquidation de cet assureur insolvable a continué jusqu'en 2001.

Au 31 décembre 2001, les 226 compagnies à charte fédérale, titulaires d'une licence en vertu de la *Loi sur les assurances* du Manitoba, étaient classées comme suit :

Incendies, accidents et risques divers (y compris les mutuelles)	122
Assurance-vie seulement ou assurance-vie et assurance accidents et maladie	78
Sociétés de secours mutuels et sociétés mutuelles	12
Bourse d'assurance réciproque	1
En cessation d'affaires	13
Total	226

Au 31 décembre 2001, les 42 compagnies à charte provinciale et titulaires d'une licence en vertu de la *Loi sur les assurances* du Manitoba, étaient classées comme suit :

Incendies, accidents et risques divers (y compris les mutuelles)	23
Assurance-vie seulement ou assurance-vie et assurance accidents et maladie	11
Sociétés de secours mutuels et sociétés mutuelles	1
Bourse d'assurance réciproque	6
En cessation d'affaires	1
Total	42

NEW FEDERALLY REGISTERED COMPANIES ADMITTED BY LICENCE IN 2001 TO WRITE THE BUSINESS NOTED	
Name	Class(es) of Insurance
Ascentus Insurance Ltd.	Property, accident, sickness, liability, surety, automobile, legal.
AXA Corporate Solutions Assurance	Property, hail, accident, sickness, aircraft, fidelity, surety, credit, liability, boiler & machinery, automobile, legal expense, marine.
BMO Life Insurance Company	Life, accident & sickness, loss of employment.
Gerber Life Insurance Company	Life only.
MD Life Insurance Company	Life only.
Swiss Reinsurance Company	Life, accident & sickness.

NEW PROVINCIALLY INCORPORATED COMPANIES ADMITTED BY LICENCE IN 2001 TO WRITE THE BUSINESS NOTED	
Name	Class(es) of Insurance
Lawyers' Professional Indemnity Company	Liability, title.

FEDERALLY REGISTERED COMPANIES WHICH HAVE CHANGED THEIR NAME DURING 2001	
From	To
American National Fire Insurance Company	Great American Insurance Company of New York
Canada Life Casualty Insurance Company	Primmum Insurance Company
Chrysler Insurance Company	DaimlerChrysler Insurance Company
Commercial Union Life Assurance Company of Canada	MFC Insurance Company Limited
Hartford Insurance Company of Canada	Langdon Insurance Company
NAC Reinsurance Corporation	XL Reinsurance America Inc.
Norwich Union Life Insurance Company (Canada)	AIG Assurance Canada
Personal Direct Insurance Company of Canada	Certas Direct Insurance Company
Phoenix Home Life Mutual Insurance Company	Phoenix Life Insurance Company
Pierce National Life Insurance Company	Fortis Benefits Insurance Company
Toronto Dominion Life Insurance Company	TD Life Insurance Company

PROVINCIALLY REGISTERED COMPANIES WHICH HAVE CHANGED THEIR NAME DURING 2001
None

NOUVELLES COMPAGNIES À CHARTE FÉDÉRALE, TITULAIRES D'UNE LICENCE EN 2001 ET AUTORISÉES À SOUSCRIRE LES ASSURANCES SUIVANTES :	
Nom	Catégories d'assurance
Les Assurances Ascentus ltee	Biens, accidents et maladie, responsabilité, caution, automobile et frais juridiques.
AXA Corporate Solutions Assurance	Biens, aviation, chaudières, machines, détournement et vol, caution, responsabilité civile, automobile, maritime, grêle, accidents et maladie.
BMO Compagnie d'assurance-vie	Assurance-vie, accidents et maladie, perte d'emploi
Gerber Life Insurance Company	Assurance-vie
Societe d'Assurance Vie MD	Assurance-vie
Swiss Reinsurance Company	Assurance-vie, accidents et maladie.

NOUVELLES COMPAGNIES À CHARTE PROVINCIALE, TITULAIRES D'UNE LICENCE EN 2001 ET AUTORISÉES À SOUSCRIRE LES ASSURANCES SUIVANTES :	
Nom	Catégories d'assurance
Lawyers' Professional Indemnity Company	Responsabilite et titre.

COMPAGNIES À CHARTE FÉDÉRALE DONT LE NOM A CHANGÉ EN 2001	
De	À
American National Fire Insurance Company	Great American Insurance Company of New York
Canada-Vie, Compagnie d'Assurance Generales	Primmum compagnie d'assurance
La Compagnie d'Assurance Chrysler	La Compagnie d'Assurance DaimlerChrysler
La Compagnie d'Assurance-Vie Union Commerciale du Canada	Compagnie d'assurance MFC limitee
La Compagnie d'Assurance Hartford du Canada	Societe d'assurance Langdon
NAC Reinsurance Corporation	XL Reinsurance America Inc.
Norwich Union du Canada, Compagnie d'assurance	Assurance AIG du Canada
La Personnelle direct, compagnie d'assurance du Canada	Certas direct, compagnie d'assurance
Phoenic Home Life Mutual Insurance Company	Phoenix Life Insurance Company
Pierce National Life Insurance Company	Fortis Benefits, Compagnie d'Assurance
Toronto Dominion, Compagnie d'assurance-vie	TD, Compagnie d'assurance-vie

COMPAGNIES À CHARTE PROVINCIALE DONT LE NOM A CHANGÉ EN 2001	
De	À
Néant	

FEDERALLY REGISTERED COMPANIES WHICH AMALGAMATED DURING 2001	
Sumitomo Marine and Fire Insurance Company, Limited Mitsui Marine and Fire Insurance Company, Limited Surviving company being:	Mitsui Sumitomo Insurance Company, Limited
PROVINCIALLY REGISTERED COMPANIES WHICH AMALGAMATED DURING 2001	
Desjardins-Laurentian Life Assurance Company Inc. Laurentian Life and Health Insurance Corporation Surviving company being:	Desjardins-Laurentian Life Assurance Company Inc.
Desjardins-Laurentian Life Assurance Company Inc. Imperial Life Assurance Company of Canada Surviving company being:	Desjardins Financial Security Life Assurance Company

FEDERALLY REGISTERED COMPANIES WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2001
Allstate Insurance Company Allstate Life Insurance Company Allstate Life Insurance Company of Canada Foresters Indemnity Company Reliance Insurance Company
PROVINCIALLY REGISTERED COMPANIES WHICH CEASED DOING BUSINESS IN MANITOBA DURING 2001
Canadian Millers' Mutual Insurance Company

COMPAGNIES À CHARTE FÉDÉRALE ISSUES D'UNE FUSION EN 2001	
Sumitomo Marine and Fire Insurance Company, Limited Mitsui Marine and Fire Insurance Company, Limited Compagnie dont l'existence a été maintenue :	Compagnie d'Assurance Mitsui Sumitomo Limitee

COMPAGNIES À CHARTE PROVINCIALE ISSUES D'UNE FUSION EN 2001	
Assurance vie Desjardins-Laurentienne Inc. La Corporation d'assurance de personnes la Laurentienne Compagnie dont l'existence a été maintenue :	Assurance vie Desjardins-Laurentienne Inc.
Assurance vie Desjardins-Laurentienne Inc. L'Imperiale, compagnie d'assurance-vie du Canada Compagnie dont l'existence a été maintenue :	Desjardins Securite Financiere, Compagnie d'assurance vie

COMPAGNIES À CHARTE FÉDÉRALE AYANT CESSÉ DE FAIRE DES ACTIVITÉS COMMERCIALES AU MANITOBA EN 2001
Allstate Insurance Company Allstate Life Insurance Company Allstate Life Insurance Company of Canada Indemnite Compagnie des Forestiers Reliance Insurance Company

COMPAGNIES À CHARTE PROVINCIALE AYANT CESSÉ DE FAIRE DES ACTIVITÉS COMMERCIALES AU MANITOBA EN 2001
Canadian Millers' Mutual Insurance Company

AGENT AND ADJUSTER LICENCES ISSUED BY SUPERINTENDENT OF INSURANCE

During the licence year, June 1, 2001 - May 31, 2002, there were 747 Insurance Agents' Licences issued, classified as follows:

Hail	318
Accident & Baggage	424
Livestock	3
Marine	1
Aviation	1
Total	747

During the licence year, July 1, 2001 - June 30, 2002, there were 24 Hail Adjusters' Licences issued.

AGENT AND ADJUSTER LICENCES ISSUED BY THE INSURANCE COUNCIL OF MANITOBA

During the licence year, June 1, 2001- May 31, 2002, there were 6,104 Insurance Agents' Licences issued, classified as follows:

General (includes all classes except Life)	2,230
Life	2,428
Accident & Sickness	1,439
Automobile	7
Total	6,104

During the licence year, July 1, 2001-June 30, 2002, there were 79 Insurance Adjusters' Licences issued, classified as follows:

Adjusters	72
Assistant Adjusters	7
Total	79

INDIVIDUAL LOSS RATIOS FOR OTHER-THAN-LIFE CLASSES OF INSURANCE

(Losses Incurred including Adjustment Expenses to Direct Premiums Written)

	1998	1999	2000	2001
Accident and Sickness	187.45%	65.28%	65.94%	59.68%
Aircraft	51.53	114.43	91.39	70.60
Automobile	85.56	85.29	87.09	96.55
Boiler and Machinery	48.40	48.43	49.74	15.04
Fidelity and Surety	31.09	46.76	16.33	14.84
Hail	30.15	68.60	100.72	91.01
Liability	67.02	41.76	48.83	131.39
Marine	92.10	70.75	125.53	37.23
Property	50.78	64.55	69.88	67.98

LICENCES D'AGENT ET CERTIFICATS D'EXPERT EN SINISTRES DÉLIVRÉS PAR LE SURINTENDANT DES ASSURANCES

Au cours de l'année de licence allant du 1er juin 2001 au 31 mai 2002, le surintendant des licences a délivré 747 licences d'agent, classées comme suit :

Grêle	318
Accidents et bagages	424
Bétail	1
Maritime	3
Aviation	1
Total	747

Au cours de l'année de licence allant du 1er juillet 2001 au 30 juin 2002, le surintendant des licences a délivré 24 certificats d'experts en assurance contre la grêle.

LICENCES D'AGENT ET CERTIFICATS D'EXPERT EN SINISTRES DÉLIVRÉS PAR LE CONSEIL D'ASSURANCE DU MANITOBA

Au cours de l'année de licence allant du 1er juin 2001 au 31 mai 2002, le Conseil d'assurance du Manitoba a délivré 6 104 licences d'agent, classées comme suit :

Incendies, accidents et risques divers (toute catégorie sauf l'assurance-vie)	2 230
Assurance-vie	2 428
Accidents et maladie	1 439
Automobile	7
Total	6 104

Au cours de l'année de licence allant du 1er juillet 2001 au 30 juin 2002, le Conseil des assurances du Manitoba a délivré 79 certificats d'expert en sinistres, classés comme suit :

Experts en sinistres	72
Experts adjoints	7
Total	79

RAPPORTS SINISTRES-PRIMES INDIVIDUELS POUR TOUTES LES CATÉGORIES D'ASSURANCE AUTRES QUE L'ASSURANCE-VIE

(Pertes subies, y compris les frais de règlement, par rapport aux primes directes souscrites)

	1998	1999	2000	2001
Accidents et maladie	187,45 %	65,28 %	65,94 %	59,68%
Aviation	51,53	114,43	91,39	69,91
Automobile	85,56	85,29	87,09	96,56
Chaudières et machines	48,40	48,43	49,74	15,04
Détournement et vol, et caution	31,09	46,76	16,33	14,84
Grêle	30,15	68,60	100,72	91,01
Responsabilité civile	67,02	41,76	48,83	131,39
Maritime	92,10	70,75	125,53	37,23
Biens immobiliers	50,78	64,55	69,88	67,98

LEGISLATION ADMINISTERED

The Insurance Act;
The Insurance Corporations Tax Act;
The collection of the tax stipulated in the Property Insurance Assessment Regulation, a Regulation under *The Fires Prevention Act*; and
The Marine Insurance Act.

Starting in October 2001, consultation began with stakeholders to review *The Insurance Act* with the intention to provide recommended amendments to government in 2004.

MANDATE

The mandate is to protect the consumer while facilitating the transaction of the business of insurance in Manitoba. To accomplish this, the following functions are performed:

Answering inquiries of a general nature about insurance;
Licensing of insurance companies for the transaction of the business of insurance;
Monitoring the solvency of insurance companies incorporated in Manitoba;
Monitoring the regulatory activities of and liaising with the Insurance Council of Manitoba;
Mediating disputes between consumers, agents, adjusters and insurance companies;
Preparing the Annual Report required by *The Insurance Act*;
Collecting the premium tax under *The Insurance Corporations Tax Act*; and
Collecting the tax stipulated in the Property Insurance Assessment Regulation, a regulation under *The Fires Prevention Act.*

STAFF

Effective April 1, 2000, the staff of the Financial Institutions Regulation Branch administer *The Insurance Act.* During the year, the branch continued to integrate its operations with the former Trust, Cooperative and Credit Union Regulation Branch.

As of March 31, 2002, the Financial Institutions Regulation Branch had a staff of ten persons.

CANADIAN COUNCIL OF INSURANCE REGULATORS

The Eighty-Fourth Annual Conference of the Canadian Council of Insurance Regulators was held on September 27 & 28, 2001, in Fredericton, New Brunswick. All Provinces and Territories were represented.

The following Officers were representatives for the year 2001:

Chair ..... Winston Morris, Superintendent of Insurance, NewFoundland

Vice-Chair ..... Lucy Couture, Deputy Superintendent of Financial Institutions – Insurance, Manitoba
Vice-Chair ..... Phil Howell, Chief Executive Officer and Superintendent of Financial Services, Ontario

The Superintendents accepted the invitation of the Superintendent of Insurance, British Columbia, to hold the 2002 Conference in Vancouver.

Respectfully submitted,

Jim Scalena
Superintendent of Insurance

LOIS ET RÈGLEMENTS ADMINISTRÉS

La *Loi sur les assurances;*
la *Loi sur l'imposition des compagnies d'assurance;*
la perception de la taxe stipulée dans le *Règlement sur les cotisations relatives à l'assurance sur les biens*; un règlement en vertu de la *Loi sur la prévention des incendies*;
la *Loi sur l'assurance maritime.*

Depuis octobre 2001, on effectue des consultations auprès de divers intervenants dans le but de réviser la *Loi sur les assurances* et de proposer des modifications au gouvernement en 2004.

MANDAT

Le mandat est de protéger les consommateurs tout en facilitant les opérations commerciales au Manitoba dans le domaine de l'assurance. Pour s'acquitter de ce mandat, on exerce les fonctions suivantes :

répondre aux demandes de renseignements généraux sur les assurances;
accorder aux compagnies d'assurance les licences nécessaires aux opérations commerciales dans le domaine de l'assurance;
vérifier la solvabilité des compagnies d'assurance constituées en corporation au Manitoba;
vérifier les activités réglementaires du Conseil d'assurance du Manitoba et assurer la liaison avec cet organisme;
assurer la médiation des litiges entre les consommateurs, les agents, les experts en sinistres et les compagnies d'assurance;
rédiger le rapport annuel requis en vertu de la *Loi sur les assurances*;
percevoir la taxe sur les primes émises conformément à la *Loi sur l'imposition des compagnies d'assurance*;
percevoir la taxe prévue dans le *Règlement sur les cotisations relatives à l'assurance sur les biens* en vertu de la *Loi sur la prévention des incendies*.

PERSONNEL

Depuis le 1er avril 2000, le personnel de la Direction de la réglementation des institutions financières administre la *Loi sur les assurances*. Au cours de l'année, la Direction a continué l'intégration de ses activités à celles de l'ancienne Direction de la réglementation des fiducies, des coopératives et des caisses populaires.

Au 31 mars 2002, le personnel de la Direction de la réglementation des institutions financières comptait dix personnes.

CONSEIL CANADIEN DES RESPONSABLES DE LA RÉGLEMENTATION D'ASSURANCE

La quatre-vingt-quatrième conférence du Conseil canadien des responsables de la réglementation d'assurance a eu lieu à Fredericton (Nouveau-Brunswick) les 27 et 28 septembre 2001. Des représentants de toutes les provinces et de tous les territoires ont assisté à cette conférence.

En 2001, les dirigeants suivants ont assumé les fonctions de représentants :

Président..... Winston Morris, surintendant des assurances, Terre-Neuve
Vice-présidente..... Lucy Couture, Surintendante adjointe des institutions financières (assurances), Manitoba
Vice-président ..... Phil Howell, Directeur général et surintendant des institutions financières, Ontario

Les surintendants ont accepté l'invitation du surintendant des assurances de la Colombie-Britannique de tenir la conférence de 2002 à Vancouver.

C'est avec mon profond respect, Monsieur le Ministre, que je vous soumets ce document.

Le surintendant des assurances,

Jim Scalena

FEDERALLY LICENSED COMPANIES BASED IN MANITOBA

C.F.G. FEDERATED INSURANCE COMPANY OF CANADA
John M. Paisley, Chief Agent in Canada
717 Portage Ave.
Winnipeg, MB R3G 0M8, Telephone: (204) 786-6431

B. FEDERATED LIFE INSURANCE COMPANY OF CANADA
John M. Paisley, Chief Agent in Canada
717 Portage Ave.
Winnipeg, MB R3G 0M8, Telephone: (204) 786-6431

C.F.G. GRAIN INSURANCE AND GUARANTEE COMPANY
Ralph N. Jackson, Chief Agent in Canada
1240 One Lombard Pl.
Winnipeg, MB R3B 0V9, Telephone: (204) 943-0721

B. GREAT-WEST LIFE ASSURANCE COMPANY, THE
Ray McFeetors, Chief Agent in Canada
100 Osborne St. N.
Winnipeg, MB R3C 3A5, Telephone: (204) 946-1190

Frat. NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA, THE
Terry D. Carruthers, Chief Agent in Canada
28 Main St. S., 2nd Floor, Box 336
Winnipeg, MB R3C 2H6, Telephone: (204) 284-8900

C. POOL INSURANCE COMPANY
Larry J. Cooper, Chief Agent in Canada
1007-220 Portage Ave.
Winnipeg, MB R3C 0A5, Telephone: (204) 942-0658

C.F.G. PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY, THE
T.W. McCartney, Chief Agent in Canada
749 Saskatchewan Ave. E., Box 340
Portage la Prairie, MB R1N 0L3, Telephone: (204) 857-3415

Frat. UKRAINIAN FRATERNAL SOCIETY OF CANADA
Boris Salamon, Chief Agent in Canada
235 McGregor St.
Winnipeg, MB R2W 4W5, Telephone: (204) 586-4482

Frat. UKRAINIAN MUTUAL BENEFIT ASSOCIATION OF SAINT NICHOLAS OF CANADA
Eugene Cherwick, Chief Agent in Canada
804 Selkirk Ave.
Winnipeg, MB R2W 2N6, Telephone: (204) 582-4882

B. WAWANESA LIFE INSURANCE COMPANY, THE
Gregg J. Hanson, Chief Agent in Canada
191 Broadway
Winnipeg, MB R3C 3P1, Telephone: (204) 985-3923

C.E.F.G. WAWANESA MUTUAL INSURANCE COMPANY, THE
Gregg Hanson, Chief Agent in Canada
191 Broadway
Winnipeg MB R3C 3P1, Telephone: (204) 985-3923

Frat. WORKERS BENEVOLENT ASSOCIATION OF CANADA
Zenovy H. Nykolyshyn, Chief Agent in Canada
595 Pritchard Ave.
Winnipeg MB R2W 2K4, Telephone: (204) 589-4397

PROVINCIALLY LICENSED COMPANIES BASED IN MANITOBA

Recip. CANADIAN APPLICATORS INSURANCE RECIPROCAL
Peter D. Funk
Chief Agent in Canada
Box 239
Morris, MB R0G 1K0
Telephone: (204) 746-6717

D.F. DOME INSURANCE CORP. LTD.
Richard R. Bracken
Chief Agent in Canada
800-240 Graham Ave.
Winnipeg, MB R3C 0J7
Telephone: (204) 947-2835

C.F. HUTTERIAN BRETHREN GENERAL INSURANCE CORPORATION
David Martin
Chief Agent in Canada
452 Dovercourt Dr.
Winnipeg, MB R3Y 1G4
Telephone: (204) 943-9042

Mut.Fire HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION
David Waldner
Chief Agent in Canada
302-2265 Pembina Hwy.
Winnipeg, MB R3T 5J3
Telephone: (204) 943-1565

Frat. MANITOBA MOTOR CLUB INSURANCE COMPANY INC.
Michael R. Mager
Chief Agent in Canada
870 Empress St., Box 1400
Winnipeg, MB R3C 2Z3
Telephone: (204) 987-6106

C.F.G. RED RIVER VALLEY MUTUAL INSURANCE COMPANY
Harvey G. Heinrichs
Chief Agent in Canada
245 Centre Ave. E., PO Box 940
Altona, MB R0G 0B0
Telephone: (204) 324-6434

Recip. WESTERN RECIPROCAL GROUP
Aaron J. Hofer
Chief Agent in Canada
260 Inglenook Rd.
Headingley, MB R4H 1C8
Telephone: (204) 897-2226

INSURANCE COMPANIES, RECIPROCAL EXCHANGES, FRATERNAL AND MUTUAL BENEFIT SOCIETIES LICENSED TO TRANSACT BUSINESS UNDER *THE INSURANCE ACT* IN MANITOBA TO DECEMBER 31, 2002

The letter(s) preceding each insurer designate the class(es) of insurance wherein each is authorized to transact business.
(The types within the classes are designated on each licence.)

DESCRIPTION OF THE CLASSES OF INSURANCE WHICH MAY BE AUTHORIZED

LIC.CODE

A. LIFE insurance only.

B. LIFE, PERSONAL ACCIDENT AND SICKNESS insurance only.

C. PROPERTY insurance, being insurance with the meaning of fire, inland transportation, livestock, plate glass, sprinkler leakage, theft and weather insurance.

D. FIRE insurance, including lightning and explosion insurance and insurance respecting use and occupancy, rents, profits and charges and, in addition thereto any one or more of the following classes of insurance if and when written in a policy of fire insurance on the same property; namely; falling aircraft, earthquake, windstorm, tornado, hail, sprinkler leakage, riot, malicious damage, weather, water damage, smoke damage, civil commotion and impact by vehicles.

E. HAIL insurance.

F. Accident, sickness, workmen's compensation, employers' liability, public liability, property damage, aircraft, guarantee including fidelity and surety, boiler and machinery, plate glass, theft, livestock, title, credit, mortgage, legal expense, liability, marine, inland transportation, earthquake, explosion, forgery, limited hail, sprinkler leakage, windstorm, weather and real property.
(Note: 'Miscellaneous' Class F - an insurer may be authorized to write any one, or more, of the lines indicated. For specific lines authorized in this Class F, verify with Company Licence Records.)

G. AUTOMOBILE insurance of any kind.

H. Class(es) of insurance not included above.

Mut. Ben. - MUTUAL BENEFIT SOCIETIES

Mut. Fire - MUTUAL FIRE

Disc. - DISCONTINUING LICENCE - This is a limited licence issued to an insurer that has discontinued undertaking or renewing insurance contracts in Manitoba, but continues to be liable under existing contracts.

Frat. - FRATERNAL SOCIETIES

Recip. - RECIPROCAL EXCHANGES

FEDERALLY LICENSED COMPANIES

LIC.CODE	COMPANY NAME and CANADIAN HEAD OFFICE ADDRESS
C.E.F.G.	ACE INA INSURANCE, 12th-130 King St. W., Toronto, ON M5X 1A6
B.	ACE INA LIFE INSURANCE, 12th-130 King St. W., Toronto, ON M5X 1A6
Frat.	ACTRA FRATERNAL BENEFIT SOCIETY, 1000 Yonge St., Toronto, ON M4W 2K2
B.	AIG ASSURANCE CANADA, 60 Yonge St., Toronto, ON M5E 1H5
B.	AIG LIFE INSURANCE COMPANY OF CANADA, 60 Yonge St., Toronto ON M5E 1H5
B.	AETNA LIFE INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 7V1
C.F.	AFFILIATED F M INSURANCE COMPANY, 500-165 Commerce Valley Dr., Thornhill, ON L3T 7V8
C.F.G.	ALLIANZ INSURANCE COMPANY OF CANADA, 700-10 York Mills Rd., Toronto, ON M2P 2G5
B.	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA, 700-2005 Sheppard Ave. E., Willowdale, ON M2J 5B4
C.F.G.	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA, 500-5160 Yonge St., North York, ON M2N 7C7
B.	AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA, 500-5160 Yonge St., North York, ON M2N 7C7
C.E.F.G.	AMERICAN HOME ASSURANCE COMPANY, 14th-145 Wellington St. W., Toronto, ON M5J 1H8
B.	AMERICAN INCOME LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
C.E.F.G.	AMERICAN RE-INSURANCE COMPANY, 2010-250 Yonge St., Toronto, ON M5B 2L7
C.F.G.	AMERICAN ROAD INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 7V1
B.	AMEX ASSURANCE COMPANY, c/o Judy Ha & Associates Inc., 403-60 Bloor St. W., Toronto, ON M4W 3L8
C.F.G.	ASCENTUS INSURANCE LTD., 10 Wellington St. E., Toronto, ON M5E 1L5
A.	ASSOCIATES FINANCIAL LIFE INSURANCE COMPANY, 1st-201 Queens Ave., London, ON N6A 1J1
F.	AVEMCO INSURANCE COMPANY, c/o Canadian Insurance Consultants, 600-133 Richmond St. W., Toronto, ON M5H 2L3
C.E.F.G.	AXA CORPORATE SOLUTIONS ASSURANCE, 2000-1800 McGill College, Montreal, QC H3A 3J6
C.E.F.G.	AXA INSURANCE (CANADA), 4th-217 York St., London, ON N6A 5P9
C.E.F.G.	AXA PACIFIC INSURANCE COMPANY, 6th Fl-2020 University St., Montreal, QC H3A 2A5
B.	BMO LIFE INSURANCE COMPANY, c/o Osler, Hoskin & Harcourt, 1 First Canadian Place, Toronto ON M5X 1B8
B.	BANKERS LIFE AND CASUALTY COMPANY, 4200 Toronto-Dominion Bank Tower, Toronto, ON M5K 1N6
B.	BLUE CROSS LIFE INSURANCE COMPANY OF CANADA, 644 Main St., Box 220, Moncton, NB E1C 8L3
C.F.	BOILER INSPECTION AND INSURANCE COMPANY OF CANADA, 18 King St. E., Toronto, ON M5C 1C4
F.	BRITISH AVIATION INSURANCE COMPANY LIMITED, 200-100 Renfrew Dr., Markham, ON L3R 9R6
C.E.F.G.	CGU INSURANCE COMPANY OF CANADA, 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
C.F.	CGU INTERNATIONAL INSURANCE PLC, c/o Encon Insurance Managers Inc., 700-350 Albert St., Ottawa, ON K1R 1A4
B.	CIBC LIFE INSURANCE COMPANY LIMITED, 900-3 Robert Speck Parkway, Mississauga, ON L4Z 3Z9
B.	CNA LIFE INSURANCE COMPANY OF CANADA, 7th-40 Weber St. E., Kitchener, ON N2H 6R3
B.	CANADA LIFE ASSURANCE COMPANY, 330 University Ave., Toronto, ON M5G 1R8
C.F.G.	CANADIAN NORTHERN SHIELD INSURANCE COMPANY, 1900-555 West Hastings St., Vancouver, BC V6B 4N6
B.	CANADIAN PREMIER LIFE INSURANCE COMPANY, 5th-80 Tiverton Ct., Markham, ON L3R 0G4
C.E.F.G.	CENTENNIAL INSURANCE COMPANY, 500-36 King St. E., Toronto, ON M5C 1E5

C.F. CERTAS DIRECT INSURANCE COMPANY, 6300 de la Rive-Sud Blvd., Levis, QC G6V 6P9
F. CHICAGO TITLE INSURANCE COMPANY, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
C.F.G. CHUBB INSURANCE COMPANY OF CANADA, 16th, 1-1 Adelaide St. E., Toronto, ON M5C 2V9
B. CIGNA LIFE INSURANCE COMPANY OF CANADA, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4
C.F.G. CITADEL GENERAL ASSURANCE COMPANY, 1075 Bay St., Toronto, ON M5S 2W5
B. CLARICA LIFE INSURANCE COMPANY, 227 King St. S., Waterloo, ON N2J 4C5
B. COMBINED INSURANCE COMPANY OF AMERICA, 7300 Warden Ave., Markham, ON L3R 0X3
C.F.G. COMBINED SPECIALTY INSURANCE COMPANY, 300-7300 Warden Ave., Markham, ON L3R 0X3
C.F.G. COMMONWEALTH INSURANCE COMPANY, 1500-595 Burrard St., Vancouver, BC V7X 1G4
B. COMPCORP LIFE INSURANCE COMPANY, 1600-1 Queen St. E., Toronto, ON M5C 2X9
B. CONNECTICUT GENERAL LIFE INSURANCE COMPANY, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4
C.E.F.G. CONTINENTAL CASUALTY COMPANY, 1500-250 Yonge St., Toronto, ON M5B 2L7
C.E.F.G. CO-OPERATORS GENERAL INSURANCE COMPANY, Priory Square, Guelph, ON N1H 6P8
B. CO-OPERATORS LIFE INSURANCE COMPANY, Priory Square, Guelph, ON N1H 6P8
C.F.G. COSECO INSURANCE COMPANY, Priory Square, Guelph, ON N1H 6P8
C.F.G. CUMIS GENERAL INSURANCE COMPANY, 151 North Service Rd., Burlington, ON L7R 4C2
B. CUMIS LIFE INSURANCE COMPANY, 151 North Service Rd., Burlington, ON L7R 4C2
C.F.G. DAIMLERCHRYSLER INSURANCE COMPANY, 2425 Matheson Blvd. E., Mississauga, ON L4W 5N7
C.E.F.G. DOMINION OF CANADA GENERAL INSURANCE COMPANY, 165 University Ave., Toronto, ON M5H 3B9
C.F.G. EAGLE STAR INSURANCE COMPANY LIMITED, c/o Focus Group Inc., 500-36 King St. E., Toronto, ON M5C 1E5
C.F.G. ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY, 502-2300 Yonge St., Toronto, ON, M4P 1E4
C.F.G. ECHELON GENERAL INSURANCE COMPANY, 2nd-5600 Cancross Ct., Mississauga, ON L5R 3E9
C.F.G. ECONOMICAL MUTUAL INSURANCE COMPANY, 111 Westmount Rd. S., Box 2000, Waterloo, ON N2J 4S4
C.F.G. ELITE INSURANCE COMPANY, 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
B. EMPIRE LIFE INSURANCE COMPANY, 243-259 King St. E., Kingston, ON K7L 3A8
C.F.G. EMPLOYERS INSURANCE COMPANY OF WAUSAU, c/o D.M. Williams & Associates Ltd., 201-3650 Victoria Park Ave, North York, ON M2H 3P7
C.F. EMPLOYERS REINSURANCE CORPORATION, 400-200 Wellington St. W., Toronto, ON M5V 3C7
B. EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, 606-55 Town Centre Ct., Scarborough, ON M1P 4X4
B. EQUITABLE LIFE INSURANCE COMPANY OF CANADA, One Westmount Rd. N., Waterloo, ON N2J 4C7
F. EULER AMERICAN CREDIT INDEMNITY COMPANY, 1702-1155 Rene-Levesque Blvd. W., Montreal, QC H3B 3Z7
C.E.F.G. EVEREST INSURANCE COMPANY OF CANADA, 2520-130 King St. W., Toronto, ON M5X 1E3
C.F. FACTORY MUTUAL INSURANCE COMPANY, 500-165 Commerce Valley Dr. W., Thornhill, ON L3T 7V8
C.F.G. FEDERAL INSURANCE COMPANY, One Financial Pl., 16th-1 Adelaide St. E., Toronto, ON M5C 2V9
C.F.G. FEDERATED INSURANCE COMPANY OF CANADA, 717 Portage Ave., Winnipeg, MB R3G 0M8
B. FEDERATED LIFE INSURANCE COMPANY OF CANADA, 717 Portage Ave., Winnipeg, MB R3G 0M8
C.F.G. FEDERATION INSURANCE COMPANY OF CANADA, 500-1000, de la Gauchetiere St. W., Montreal, QC H3B 4W5
C.F. FIRST AMERICAN TITLE INSURANCE COMPANY, 900-1290 Central Parkway W., Mississauga, ON L5C 4R3
C.F.G. FIRST NORTH AMERICAN INSURANCE COMPANY, 5650 Yonge St., Toronto, ON M2M 4G4
A. FORTIS BENEFITS INSURANCE COMPANY, c/o CAS Accounting for Insurance Inc., 2-1145 Nicholson Rd., Newmarket, ON L3Y 7V1
C.F. GE CAPITAL CASUALTY COMPANY, CANADA, 2023, 7495-132nd St., Surrey, BC V3W 1J8
F. GE CAPITAL MORTGAGE INSURANCE COMPANY (CANADA), 2300 Meadowvale Blvd., Mississauga, ON L5N 5P9
B. GENERAL AMERICAN LIFE INSURANCE COMPANY, c/o RGA Life Reinsurance Company of Canada, 1000-1010 Ste. Catherine St. W., Montreal, QC H3B 3R8
A. GERBER LIFE INSURANCE COMPANY, c/o Cassels Brock & Blackwell, 2100-40 King St. W., Toronto, ON M5H 3C2
C.F. GORE MUTUAL INSURANCE COMPANY, 252 Dundas St., Box 70, Cambridge, ON N1R 5T3
C.F.G. GRAIN INSURANCE AND GUARANTEE COMPANY, 1240-1 Lombard Pl., Winnipeg, MB R3B 0V9
Frat. GRAND ORANGE LODGE OF BRITISH AMERICA, 94 Sheppard Ave. W., Willowdale, ON M2N 1M5
C.E.F.G. GREAT AMERICAN INSURANCE COMPANY, 2100-40 King St. W., Toronto, ON M5H 3C2
C.E.F.G. GREAT AMERICAN INSURANCE COMPANY OF NEW YORK, 2100-40 King St. W., Toronto, ON M5H 3C2
B. GREAT-WEST LIFE ASSURANCE COMPANY, 100 Osborne St. N., Winnipeg, MB R3C 3A5
H. GREEN SHIELD CANADA, 1600-5001 Yonge St., North York, ON M2N 6P5
C.F.G. GUARANTEE COMPANY OF NORTH AMERICA, 1560 Place du Canada, Montreal, QC H3B 2R4
C.E.F.G. HARTFORD FIRE INSURANCE COMPANY, 20 York Mills Rd., Willowdale, ON M2P 2C2
B. HARTFORD LIFE INSURANCE COMPANY, 1103-4 King St. West, Toronto, ON M5H 1B6
B. HOUSEHOLD LIFE INSURANCE COMPANY, 5th Fl., 101 Duncan Mills Rd., North York, ON M3B 1Z3
Frat. INDEPENDENT ORDER OF FORESTERS, 789 Don Mills Rd., Don Mills, ON M3C 1T5
B. INDUSTRIAL-ALLIANCE PACIFIC LIFE INSURANCE COMPANY, Box 5900, Vancouver, BC V6B 5H6
C.E.F.G. ING INSURANCE COMPANY OF CANADA, 75 Eglinton Ave. E., Toronto, ON M4P 3A4
C.F.G. ING NOVEX INSURANCE COMPANY OF CANADA, 502-6733 Mississauga Rd., Mississauga ON L5N 6J5
C.E.F.G. ING WESTERN UNION INSURANCE COMPANY, 1300, 321-6 Avenue S.W., Calgary, AB T2P 4W7
B. J.C. PENNEY LIFE INSURANCE COMPANY, 500-80 Tiverton Ct., Markham, ON L3R 0G4
C.F.G. JEVCO INSURANCE COMPANY, 1150-2021 Union St., Montreal, QC H3A 2S9
B. JOHN ALDEN LIFE INSURANCE COMPANY, 2-1145 Nicholson Rd., Newmarket ON L3Y 7V1
B. JOHN HANCOCK LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
Frat. KNIGHTS OF COLUMBUS, 25 Campbell St., Belleville, ON K8N 1S6
C.E.F.G. LANGDON INSURANCE COMPANY, 111 Westmount Rd. S., Waterloo, ON N2J 4S4
F. LAWYERS TITLE INSURANCE CORPORATION, 1004-90 Burnhamthorpe Rd. W., Mississauga, ON L5B 3C3
C.F. LEGACY GENERAL INSURANCE COMPANY, 5th-80 Tiverton Ct., Markham, ON L3R 0G4

C.F.G. LIBERTY INSURANCE COMPANY OF CANADA, 100-675 Cochrane Dr., Unionville, ON L3R 0S7
B. LIBERTY LIFE ASSURANCE COMPANY OF BOSTON, 3320-181 Bay St., Toronto, ON M5J 2T3
C.F.G. LIBERTY MUTUAL INSURANCE COMPANY, 3320-181 Bay St., Toronto ON M5J 2T3
B. LIFE INSURANCE COMPANY OF NORTH AMERICA, 606-55 Town Centre Ct., Scarborough ON M1P 4X4
B. LIFE INVESTORS INSURANCE COMPANY OF AMERICA, c/o John Milnes & Assoc., 2nd-68 Scollard St., Toronto, ON M5R 1G2
C.E.F.G. LLOYD'S UNDERWRITERS, 1540-1155 Metcalfe St., Montreal, QC H3B 2V6
C.E.F.G. LOMBARD GENERAL INSURANCE COMPANY OF CANADA, 105 Adelaide St. W., Toronto, ON M5H 1P9
C.E.F.G. LOMBARD INSURANCE COMPANY, 105 Adelaide St. W., Toronto, ON M5H 1P9
C.F.G. LONDON AND MIDLAND GENERAL INSURANCE COMPANY, 201 Queens Ave., London, ON N6A 1J1
C.E.F.G. LONDON GUARANTEE INSURANCE COMPANY, 34th-77 King St. W., ON M5K 1K2
B. LONDON LIFE INSURANCE COMPANY, 255 Dufferin Ave., London, ON N6A 4K1
C.F.G. LUMBERMENS MUTUAL CASUALTY COMPANY, 770-141 Adelaide St.W., Toronto, ON M5H 3L5
Frat. LUTHERAN LIFE INSURANCE SOCIETY OF CANADA, 470 Weber St. N., Waterloo, ON N2J 4G4
A. MD LIFE INSURANCE COMPANY, 1870 Alta Vista Dr., Ottawa, ON K1G 6R7
B. MFC INSURANCE COMPANY LIMITED, 25 Water St. S., Kitchener ON N2G 4Y5
B. MANULIFE CANADA LTD., 5002A-500 King St. N., Waterloo ON N2J 4C6
B. MANUFACTURERS LIFE INSURANCE COMPANY, 200 Bloor St. E., Toronto, ON M4W 1E5
C.F. MARITIME INSURANCE COMPANY, LIMITED, 15th-250 Yonge St., Toronto, ON M5B 2L7
B. MARITIME LIFE ASSURANCE COMPANY, 2701 Dutch Village Rd., Halifax, NS B3J 2X5
C.E.F.G. MARKEL INSURANCE COMPANY OF CANADA, 7th-105 Adelaide St. W., Toronto, ON M5H 1P9
B. MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
B. METROPOLITAN LIFE INSURANCE COMPANY, 1750-360 Albert St., Ottawa, ON K1R 7X7
A. MINNESOTA LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
C.F.G. MITSUI SUMITOMO INSURANCE COMPANY, LIMITED, 16th, 1-1 Adelaide St. E., Toronto, ON M5C 2V9
F. MORTGAGE INSURANCE COMPANY OF CANADA, 400-100 Yonge St. W., Toronto, ON M5H 1H1
C.F.G. MOTORS INSURANCE CORPORATION, 400-8500 Leslie St., Thornhill, ON L3T 7M8
B. NATIONAL FIDELITY LIFE INSURANCE COMPANY, c/o Aviation Insurance Agency Ltd., 104-19 Celina St., Oshawa ON L1H 4M9
B. NATIONAL LIFE ASSURANCE COMPANY OF CANADA, 522 University Ave., Toronto, ON M5G 1Y7
C.F.G. NEW HAMPSHIRE INSURANCE COMPANY, 14th-145 Wellington St. W., Toronto, ON M5J 1H8
B. NEW YORK LIFE INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100-40 King St. W., Toronto, ON M5H 3C2
C.F.G. NORDIC INSURANCE COMPANY OF CANADA, 7th-181 University Ave., Toronto, ON M5H 3M7
C.F. NORTH AMERICAN SPECIALTY INSURANCE COMPANY, 150 King St. W., Ste. 2200, Toronto ON M5H 1J9
C.E.F.G. NORTH WATERLOO FARMERS MUTUAL INSURANCE COMPANY, 100 Erb St. E., Waterloo, ON N2J 1L9
Frat. NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA, 28 Main St. S., 2nd Floor, Box 336, Winnipeg, MB R3C 2H6
C.F. NORTHERN INDEMNITY, INC., 77 King St. W., Royal Trust Tower, Toronto, ON M5K 1K2
C.F.G. OLD REPUBLIC INSURANCE COMPANY OF CANADA, 100 King St. W., Hamilton ON L8N 3K9
Frat. ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA, 300-901 Centre St. N., Calgary, AB T2E 2P6
B. PENNCORP LIFE INSURANCE COMPANY, 55 Superior Blvd., Mississauga ON L5T 2X9
B. PENNSYLVANIA LIFE INSURANCE COMPANY, 55 Superior Blvd., Mississauga ON L5T 2X9
C.F.G. PERSONAL INSURANCE COMPANY OF CANADA, 6300 de la Rive-Sud Blvd., Levis QC G6V 6P9
B. PHOENIX LIFE INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100-40 King St. W., Toronto, ON M5H 3C2
C. POOL INSURANCE COMPANY, 1007-220 Portage Ave., Winnipeg, MB R3C 0A5
C.F.G. PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY, 749 Saskatchewan Ave. E., Portage la Prairie, MB R1N 0L3
B. PRIMERICA LIFE INSURANCE COMPANY OF CANADA, 300-2000 Argentia Rd., Mississauga, ON L5N 2R7
C.F.G. PRIMMUM INSURANCE COMPANY, 12th -50 Cremazie Place, Montreal, QC H2P 1B6
B. PRINCIPAL LIFE INSURANCE COMPANY, c/o John Milnes & Assoc., 2nd-68 Scollard St., Toronto, ON M5R 1G2
C.F.G. PROTECTIVE INSURANCE COMPANY, c/o John Milnes & Assoc., 2nd-68 Scollard St., Toronto, ON M5R 1G2
B. PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, 5420 North Service Rd., Burlington ON L7R 4C1
B. PRUDENTIAL INSURANCE COMPANY OF AMERICA, 1200-300 Consilium Pl., Scarborough ON M1H 3G2
C.F.G. RBC GENERAL INSURANCE COMPANY, Box 53, Station A, Mississauga, ON L5A 2Y9
B. RBC LIFE INSURANCE COMPANY, Box 53, Station A, Mississauga, ON L5A 2Y9
C.F. RBC TRAVEL INSURANCE COMPANY, Box 53, Station A., Mississauga, ON L5A 2Y9
B. RGA LIFE REINSURANCE COMPANY OF CANADA, 1200-55 University Ave., Toronto ON M5J 2H7
B. RELIABLE LIFE INSURANCE COMPANY, 100 King St. W., Box 557, Hamilton, ON L8N 3K9
C.E.F.G. ROYAL & SUN ALLIANCE INSURANCE COMPANY OF CANADA, 10 Wellington St. E., Toronto, ON M5E 1L5
C.F.G. ST. PAUL FIRE AND MARINE INSURANCE COMPANY, 1200-121 King St. W., Toronto, ON M5H 3T9
C.F.G. SASKATCHEWAN MUTUAL INSURANCE COMPANY, 279-3rd Ave. N., Saskatoon, SK S7K 2H8
F. SCOTIA GENERAL INSURANCE COMPANY, 400-100 Yonge St., Toronto, ON M5H 1H1
B. SCOTIA LIFE INSURANCE COMPANY, 400-100 Yonge St., Toronto, ON M5H 1H1
C.F.G. SECURITY INSURANCE COMPANY OF HARTFORD, 702-155 University Ave., Toronto, ON M5H 3B7
C.F.G. SECURITY NATIONAL INSURANCE COMPANY, 12th-50 Place Cremazie, Montreal, QC H2P 1B6
C.F. SENTRY INSURANCE A MUTUAL COMPANY, c/o Canadian Insurance Consultants, Inc., 600-133 Richmond St. W., Toronto, ON M5H 2L3
C.F.G. SOMPO JAPAN INSURANCE INC., 12th-130 King St. W., Toronto, ON M5X 1A6
Frat. SONS OF SCOTLAND BENEVOLENT ASSOCIATION, 202-40 Eglinton Ave. E., Toronto, ON M4P 3A2
C.E.F.G. SOVEREIGN GENERAL INSURANCE COMPANY, 500, 6700 MacLeod Trail SE, Calgary, AB T2H 0L3
C.F.G. SPECIALTY NATIONAL INSURANCE COMPANY, 500-36 King St. E., Toronto, ON M5C 1E5

B.	STANDARD LIFE ASSURANCE COMPANY, 200-1245 Sherbrooke St. W., Montreal, QC H3G 1G3
A.	STANDARD LIFE ASSURANCE COMPANY OF CANADA, 200-1245 Sherbrooke St. W., Montreal, QC H3G 1G3
F.	STEWART TITLE GUARANTY COMPANY, c/o Encon Title Insurance Managers, 700-350 Albert St., Ottawa ON K1R 1A4
B.	SUN LIFE ASSURANCE COMPANY OF CANADA, 150 King St. W., Toronto, ON M5H 1J9
B.	SUPERIOR LIFE INSURANCE COMPANY, 100-6205-B Airport Rd., Mississauga, ON L4V 1E1
B.	SWISS RE LIFE & HEALTH CANADA, 3000-161 Bay St., Toronto, ON M5J 2T6
B.	SWISS REINSURANCE COMPANY, 3000-161 Bay St., Toronto, ON M5J 2T6
C.F.G.	TIG INSURANCE COMPANY, c/o Canadian Insurance Consultants, 600-133 Richmond St. W., Toronto ON M5H 2L3
C.F.G.	TD GENERAL INSURANCE COMPANY, 12th-50 Place Cremazie, Montreal, QC H2P 1B6
B.	TD LIFE INSURANCE COMPANY, 5th-100 Wellington St W., Box 1, Toronto, ON M5K 1A2
C.E.F.G.	TEMPLE INSURANCE COMPANY, 22nd-390 Bay St., Toronto, ON M5H 2Y2
C.F.G.	TOKIO MARINE AND FIRE INSURANCE COMPANY LIMITED, 3rd-105 Adelaide St. W., Toronto, ON M5H 1P9
C.E.F.G.	TRADERS GENERAL INSURANCE COMPANY, 500-2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
C.F.G.	TRAFALGAR INSURANCE COMPANY OF CANADA, 700-10 York Mills Rd., Toronto, ON M2P 2G5
B.	TRANSAMERICA LIFE CANADA, 300 Consilium Pl., Scarborough, ON M1H 3G2
C.E.F.G.	TRANSATLANTIC REINSURANCE COMPANY, 14th-145 Wellington St. W., Toronto, ON M5J 1H8
C.F.G.	TRAVELERS CASUALTY AND SURETY COMPANY OF CANADA, 1070-36 Toronto St., Toronto, ON M5C 2C5
B.	TRAVELERS INSURANCE COMPANY, c/o CAS Accounting, 2-1145 Nicholson Rd., Newmarket, ON L3Y 7V1
Frat.	UKRAINIAN FRATERNAL SOCIETY OF CANADA, 235 McGregor St., Winnipeg, MB R2W 4W5
Frat.	UKRAINIAN MUTUAL BENEFIT ASSOCIATION OF SAINT NICHOLAS OF CANADA, 804 Selkirk Ave., Winnipeg, MB R2W 2N6
Frat.	UKRAINIAN NATIONAL ASSOCIATION, INC., c/o Burns Hubley, 406, 2800-14th Ave., Markham, ON L3R 0E4
C.F.G.	UNIFUND ASSURANCE COMPANY, 95 Elizabeth Ave., St. John's, NF A1B 1R7
B.	UNITED AMERICAN INSURANCE COMPANY, c/o McLean & Kerr, 2800-130 Adelaide St. W., Toronto, ON M5H 3P5
B.	UNITY LIFE OF CANADA, 112 St. Clair Ave. W., Toronto, ON M4V 2Y3
C.F.G.	UTICA MUTUAL INSURANCE COMPANY, 2-1145 Nicholson Rd., Newmarket, ON L3Y 7V1
C.	WATERLOO INSURANCE COMPANY, 111 Westmount Rd. S., Waterloo, ON N2J 4S4
B.	WAWANESA LIFE INSURANCE COMPANY, 191 Broadway, Winnipeg, MB R3C 3P1
C.E.F.G.	WAWANESA MUTUAL INSURANCE COMPANY, 191 Broadway, Winnipeg, MB R3C 3P1
C.E.F.G.	WESTERN ASSURANCE COMPANY, 10 Wellington St. E., Toronto, ON M5E 1L5
F.	WESTERN SURETY COMPANY, 2000-1874 Scarth St., Regina, SK S4P 2G8
Frat.	WORKERS BENEVOLENT ASSOCIATION OF CANADA, 595 Pritchard Ave., Winnipeg, MB R2W 2K4
C.E.F.G.	XL REINSURANCE AMERICA INC., c/o NAC Reinsurance Corp., 700-350 Albert St., Ottawa, ON K1R 1A4
C.F.G.	ZENITH INSURANCE COMPANY, 105 Adelaide St. W., Toronto, ON M5H 1P9
C.F.G.	ZURICH INSURANCE COMPANY, 25th-400 University Ave., Toronto, ON M5G 1S7

PROVINCIALLY LICENSED COMPANIES

B.	AEGIS INSURANCE CORPORATION, 2165 Broadway West, Vancouver, BC V6B 5H6
C.F.G.	ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY, 10310 G.A. MacDonald (39A) Ave., Edmonton, AB T6H 5X9
C.E.F.G.	AXA INSURANCE INC., 16th-1100 Rene Levesque Blvd. W., Montreal, QC H3B 4P4
C.F.G.	BELAIR INSURANCE COMPANY INC., 300-7101 Jean-Talon St. E., Anjou, QC H1M 3T6
B.	CT FINANCIAL ASSURANCE COMPANY, 5th-100 Wellington St. W., Toronto, ON M5K 1A2
F.	CANADIAN UNION INSURANCE COMPANY, Priory Square, Guelph, ON N1H 6P8
C.F.G.	CANASSURANCE GENERAL INSURANCE COMPANY INC., B-9, 550 Sherbrooke St. W., Montreal, QC H3A 1B9
B.	CANASSURANCE LIFE INSURANCE COMPANY INC., B-9, 550 Sherbrooke St. W., Montreal, QC H3A 1B9
C.E.F.G.	COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA, 14th-145 Wellington St. W., Toronto, ON M5J 1H8
E.	CO-OPERATIVE HAIL INSURANCE COMPANY LIMITED, Box 777, Regina, SK S4P 3A8
B.	DESJARDINS FINANCIAL SECURITY LIFE ASSURANCE COMPANY, 200, Avenue des Commandeurs, Levis, QC G6V 6R2
D.F.	DOME INSURANCE CORP. LTD., 800-240 Graham Ave., Winnipeg, MB R3C 0J7
B.	FIRST CANADIAN INSURANCE CORPORATION, 210-340 Sioux Rd., Sherwood Park, AB T8X 3X6
C.E.F.G.	GERLING CANADA INSURANCE COMPANY, 1400-480 University Ave., Toronto, ON M5G 1V6
B.	GERLING GLOBAL LIFE INSURANCE COMPANY, 1400-480 University Ave., Toronto, ON M5G 1V6
C.E.F.G.	GERLING GLOBAL REINSURANCE COMPANY, 1400-480 University Ave., Toronto, ON M5G 1V6
F.	HERITAGE GENERAL INSURANCE COMPANY, 500-401 Bay St., Toronto, ON M5H 2Y4
C.F.	HUTTERIAN BRETHREN GENERAL INSURANCE CORPORATION, 452 Dovercourt Dr., Winnipeg, MB R3Y 1G4
Mut. Fire	HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION, 302-2265 Pembina Hwy., Winnipeg, MB R3T 5J3
B.	INDUSTRIAL-ALLIANCE LIFE INSURANCE COMPANY, 1080 St. Louis Rd., Sillery, QC G1K 7M3
C.F.G.	KINGSWAY GENERAL INSURANCE COMPANY, 200-5310 Explorer Dr., Mississauga ON L4W 5H8
F.	LAWYERS' PROFESSIONAL INDEMNITY COMPANY, 2200-1 Dundas St. W., Toronto ON M5G 1Z3
Frat.	MANITOBA MOTOR CLUB INSURANCE COMPANY INC., 870 Empress St., Box 1400, Winnipeg, MB R3C 2Z3
B.	NATIONAL BANK LIFE INSURANCE COMPANY, 6th-600 de La Gauchetiere W., Montreal, QC H3B 4L2
C.F.G.	OPTIMUM FRONTIER INSURANCE COMPANY, 200-147 McIntyre St. W., North Bay, ON P1B 2Y5
E.	PALLISER INSURANCE COMPANY LIMITED, 103-3502 Taylor St. E., Saskatoon, SK S7H 5H9
C.F.G.	PEACE HILLS GENERAL INSURANCE COMPANY, 3rd-10709 Jasper Ave., Edmonton, AB T5J 3N3
E.	RAIN AND HAIL INSURANCE CORPORATION, 200, 4303 Albert St., Regina, SK S4S 3R6
C.F.G.	RED RIVER VALLEY MUTUAL INSURANCE COMPANY, 245 Centre Ave. E., PO Box 940, Altona MB R0G 0B0
C.E.F.G.	SGI CANADA INSURANCE SERVICES LTD., 2260-11th Avenue, Regina, SK S4P 0J9
B.	SSQ LIFE INSURANCE COMPANY INC., 2525 Laurier Blvd., Sainte-Foy, QC G1V 4H6
C.E.F.G.	SCOTTISH & YORK INSURANCE CO. LIMITED, 500-2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
C.F.	TRANS GLOBAL INSURANCE COMPANY, 275, 16930-114 Avenue, Edmonton, AB T5M 3S2
B.	TRANS GLOBAL LIFE INSURANCE COMPANY, 275, 16930-114 Avenue, Edmonton, AB T5M 3S2

DISCONTINUING COMPANIES

The following companies hold a "Discontinuing Licence" for the year 2002. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31st, 2001, and does not authorize the company to undertake or renew insurance contracts in the Province.

FEDERALLY LICENSED COMPANIES

Disc.	ALLSTATE INSURANCE COMPANY OF CANADA, 10 Allstate Parkway, Markham, ON L3R 5P8
Disc.	ANGLO CANADA GENERAL INSURANCE COMPANY, 1400-5700 Yonge St., North York, ON M2M 4K2
Disc.	AVIATION & GENERAL INSURANCE COMPANY LIMITED, c/o British Aviation Insurance Group (Canada) Limited, 200-100 Renfrew Dr., Markham ON L3R 9R6
Disc.	CANADIAN SLOVAK LEAGUE, 10 Britain St., Toronto, ON M5A 1R6
Disc.	CONFEDERATION LIFE INSURANCE COMPANY, c/o Peat Marwick Thorne Inc, 1 Mount Pleasant Rd., Toronto, ON M4Y 2Y5
Disc.	CUNA MUTUAL INSURANCE SOCIETY, Box 5065, Burlington, ON L7R 4C2
Disc.	EQUITABLE GENERAL INSURANCE COMPANY, Priory Square, Guelph, ON N1H 6P8
Disc.	FORETHOUGHT LIFE INSURANCE COMPANY, 3380 South Service Rd., Burlington ON L7N 3J5
Disc.	HANOVER INSURANCE COMPANY, 500-36 King St. E., Toronto, ON M5C 1E5
Disc.	HOME INSURANCE COMPANY, c/o Focus Group Inc., 500-36 King St. E., Toronto ON M5C 1E5
Disc.	LIBERTY MUTUAL FIRE INSURANCE COMPANY, 100-675 Cochrane Dr., Unionville, ON L3R 0S7
Disc.	LINCOLN NATIONAL LIFE INSURANCE COMPANY, c/o Swiss Re Life & Health, 161 Bay St., Suite 3000, Toronto, ON M5J 2T6
Disc.	TRAVELERS INDEMNITY COMPANY, 1070-36 Toronto St., Toronto ON M5C 2C5
Disc.	UAP-NEW ROTTERDAM INSURANCE COMPANY N.V., 2206 Eglinton Ave. E., Scarborough ON M1L 4S8
Disc.	UNION FIDELITY LIFE INSURANCE COMPANY, 400-200 Wellington St. W., Toronto ON M5V 3C7
Disc.	WOMAN'S LIFE INSURANCE SOCIETY, Box 234, Sarnia, ON N7T 7H9

PROVINCIALLY LICENSED COMPANIES

Disc.	INGLE LIFE & HEALTH ASSURANCE COMPANY, 1200-438 University Ave., Toronto ON M5G 2K8
Disc.	PEMBRIDGE INSURANCE COMPANY, 10 Allstate Parkway, Markham ON L3R 5P8

RECIPROCAL EXCHANGES

FEDERALLY LICENSED COMPANIES

Recip. LUMBERMEN'S UNDERWRITING ALLIANCE, 500-185 Dorval Ave., Dorval, QC H9S 5J9

PROVINCIALLY LICENSED COMPANIES

Recip. ASSET PROTECTION INSURANCE EXCHANGE, 1221-8th Street East, Saskatoon, SK S7H 0S5
Recip. CANADIAN APPLICATORS INSURANCE RECIPROCAL, Box 239, Morris, MB R0G 1K0
Recip. CANADIAN LAWYERS INSURANCE ASSOCIATION, c/o Emery Jamieson, 1700, 10235-101 Street, Edmonton AB T5J 3G2
Recip. CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE, 514-700 Dorval Dr., Oakville, ON L6K 3V3
Recip. COMMUNITY NEWSPAPERS RECIPROCAL INSURANCE EXCHANGE, 103-3050 Harvester Rd., Burlington, ON L7N 3J1
Recip. HEALTHCARE INSURANCE RECIPROCAL OF CANADA, 412-4100 Yonge St., North York, ON M2P 2B5
Recip. WESTERN RECIPROCAL GROUP, 260 Inglenook Rd., Headingley, MB R4H 1C8

SPECIAL BROKERS

Kent Cook	o/a Cook & Cooke Insurance Brokers Box 600, 314 Edwards Ave., The Pas, MB R9A 1K6
George P. Esau	o/a Oldfield Kirby Esau, Inc. 200-330 St. Mary Ave., Winnipeg, MB R3C 2L2
Jean C.P. Fontaine	o/a Hayhurst Elias Dudek Inc. 777 Portage Ave., Winnipeg, MB R3G 0N3
D. Craig Gilmour	o/a Aon Reed Stenhouse Inc. and/or Aon Canada Inc., t/a Aon 1800 One Lombard Pl., Winnipeg, MB R3B 2A3
Daniel R. Milne	o/a D.R. Milne & Company Ltd. 200-207 Donald St., Winnipeg, MB R3C 1M5
Larry G. Watson	o/a Marsh Canada Limited 1420-One Lombard Pl., Winnipeg, MB R3B 0X3
Tanya Yuzicappi	c/o North Central Insurance Brokers (NCI) Ltd. General Delivery, Scanterbury MB R0E 1W0

COMPARATIVE SUMMARY

TOTAL PREMIUMS AND LOSSES IN ALL CLASSES, OTHER-THAN-LIFE
Adjustment Expenses Included in Net Losses Incurred

CLASS OF INSURANCE	2000 PREMIUMS $'000	2000 LOSSES $'000	2000 LOSS RATIO	2001 PREMIUMS $'000	2001 LOSSES $'000	2001 LOSS RATIO
Accident and Sickness	273,297	180,204	65.94%	294,378	175,689	59.68%
Aircraft	5,958	5,445	91.39%	6,150	4,342	70.60%
Automobile	564,575	491,707	87.09%	606,371	585,509	96.55%
Boiler and Machinery	6,289	3,128	49.74%	5,889	886	15.04%
Fidelity and Surety	8,489	1,386	16.33%	8,735	1,296	14.84%
Hail	17,799	17,928	100.72%	17,619	16,035	91.01%
Liability	56,129	27,407	48.83%	63,032	82,820	131.39%
Marine	1,136	1,426	125.53%	1,453	541	37.23%
Miscellaneous	2,958	250	8.45%	4,796	515	10.74%
*Property	264,264	184,678	69.88%	281,826	191,579	67.98%
TOTALS	$1,200,894	$913,559	76.07%	$1,290,249	$1,059,212	82.09%

** Property includes: Fire, P.P.F., Plate Glass, Theft, Inland Transportation and Livestock*

ACCIDENT & SICKNESS

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2000 PREMIUMS $'000	2000 LOSSES $'000	2001 PREMIUMS $'000	2001 LOSSES $'000
AEGIS Insurance Corporation	899	149	634	260
AIG Assurance Canada	67	4	83	4
AIG Life Insurance Company of Canada	247	410	268	76
Aetna Life Insurance Company	96	90	53	62
Allianz Life Insurance Company of North America	305	195	185	839
American Bankers Life Assurance Co. of Florida	2,013	434	1,885	407
American Income Life Insurance Company	355	197	392	84
Amex Assurance Company	27	0	25	0
Blue Cross Life Insurance Company of Canada	3,044	1,010	3,827	1,347
CIBC Life Insurance Company Limited	915	1,142	449	23
CNA Life Insurance Company of Canada	136	0	0	0
CT Financial Assurance Company	985	582	621	376
Canada Life Assurance Company	16,971	11,076	18,471	11,245
Canadian Premier Life Insurance Company	3,255	1,468	3,771	982
CIGNA Life Insurance Company of Canada	696	141	879	502
Clarica Life Insurance Company	11,146	10,599	11,759	9,665
Combined Insurance Company of America	3,442	1,273	3,546	1,188
Connecticut General Life Insurance Company	1	0	1	0
Co-operators Life Insurance Company	5,478	4,563	6,994	4,557
CUMIS Life Insurance Company	7,559	2,512	8,496	2,713
Desjardins Financial Security Life Assurance Co.	8,995	4,141	11,193	(19)
Empire Life Insurance Company	414	264	469	277
Equitable Life Insurance Company of Canada	531	487	475	511
Federated Life Insurance Company of Canada	1,205	721	1,366	734
First Canadian Insurance Corporation	2,957	367	3,758	449
General American Life Insurance Company	6	0	0	0
Great-West Life Assurance Company	77,705	52,790	84,332	60,482
Household Life Insurance Company	170	(4)	348	121
Industrial-Alliance Life Insurance Company	29	0	47	40
Industrial-Alliance Pacific Life Insurance Company	2,231	823	2,208	665
Ingle Life & Health Assurance Company	495	72	626	161
Liberty Life Assurance Company of Boston	36	0	54	220
Life Investors Insurance Company of America	2,581	836	3,822	921
London Life Insurance Company	0	(72)	0	689
MFC Insurance Company Limited	383	77	262	112
Manufacturers Life Insurance Company	28,801	21,986	34,828	27,296
Maritime Life Assurance Company	21,502	13,137	21,588	7,254
Metropolitan Life Insurance Company	2	2	1	2
National Bank Life Insurance Company	100	27	102	0

COMPANY	2000 PREMIUMS $'000	2000 LOSSES $'000	2001 PREMIUMS $'000	2001 LOSSES $'000
National Fidelity Life Insurance Company	46	35	48	0
National Life Assurance Company of Canada	1,143	1,609	1,539	2,051
New York Life Insurance Company	6	8	3	2
Penncorp Life Insurance Company	2,587	1,014	2,685	493
Pennsylvania Life Insurance Company	2,618	749	2,459	866
Primerica Life Insurance Company of Canada	3	0	2	0
Provident Life and Accident Insurance Company	13,177	14,739	10,784	9,102
Prudential Insurance Company of America	508	762	406	(370)
RBC Life Insurance Company	2,150	1,466	1,969	711
Reliable Life Insurance Company	1,417	553	1,389	776
SSQ Life Insurance Company Inc.	0	0	1,055	30
Scotia Life Insurance Company	385	145	432	2
Standard Life Assurance Company	4,716	2,480	5,488	3,121
Sun Life Assurance Company of Canada	14,889	13,675	17,321	14,942
TD Life Insurance Company	31	16	28	12
Toronto Mutual Life Insurance Company	20	22	19	15
Trans Global Life Insurance Company	35	11	36	20
Transamerica Life Canada	271	33	266	16
Travelers Insurance Company	0	(3)	0	10
Wawanesa Life Insurance Company	4,814	2,358	6,816	2,825
Western Life Assurance Company	18	33	14	40
Zurich Life Insurance Company of Canada	5,205	3,636	0	0
SUB TOTAL - Life Insurers:	$259,819	$174,840	$280,577	$168,909
Property & Casualty Insurers:				
ACE INA Insurance	31	0	60	9
Allianz Insurance Company of Canada	206	0	0	0
American Bankers Insurance Company of Florida	(18)	4	652	236
American Home Assurance Company	340	16	147	(30)
AXA Insurance (Canada)	825	464	599	188
CGU Insurance Company of Canada	94	1	115	0
Chubb Insurance Company of Canada	42	7	160	21
Citadel General Assurance Company	2,296	1,471	1,745	898
Co-operators General Insurance Company	97	39	119	41
CUMIS General Insurance Company	25	(1)	23	(9)
Eagle Star Insurance Company Limited	5	27	0	1
Green Shield Canada	299	243	507	405
Hartford Fire Insurance Company	0	33	0	0
Heritage General Insurance Company	667	278	740	166
ING Wellington Insurance Company	6	452	3	0
Liberty Mutual Insurance Company	82	65	116	92
Lloyd's Underwriters	535	(643)	741	111

COMPANY	2000 PREMIUMS $'000	2000 LOSSES $'000	2001 PREMIUMS $'000	2001 LOSSES $'000
London & Midland General Insurance Company	1,756	770	1,259	599
RBC Travel Insurance Company	5,760	1,984	6,325	3,933
Reliance Insurance Company	12	30	0	0
Royal & Sun Alliance Ins. Company of Canada	99	0	287	0
Scotia General Insurance Company	153	83	0	0
Sovereign General Insurance Company	163	36	169	114
TIG Insurance Company	3	5	3	0
Temple Insurance Company	0	0	31	5
SUB-TOTAL - Property & Casualty Insurers:	$13,478	$5,364	$13,801	$6,780
GRAND TOTAL	$273,297	$180,204	$294,378	$175,689

HAIL

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2000 PREMIUMS $'000	2000 LOSSES $'000	2001 PREMIUMS $'000	2001 LOSSES $'000
ACE INA Insurance	2,059	0	3,530	2,835
Co-operative Hail Insurance Company Ltd.	5,470	6,057	5,532	4,705
Lloyd's Underwriters	0	0	0	(9)
Lombard General Insurance Company of Canada	1,611	2,714	4,611	4,313
Palliser Insurance Company Ltd.	8,659	9,157	3,946	4,191
TOTALS	$17,799	$17,928	$17,619	$16,035

AUTOMOBILE

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2000 PREMIUMS $'000	2000 LOSSES $'000	2001 PREMIUMS $'000	2001 LOSSES $'000
ACE INA Insurance	223	43	368	173
Allianz Insurance Company of Canada	53	133	11	(8)
American Home Assurance Company	1,401	724	341	932
American Road Insurance Company	275	30	179	301
AXA Pacific Insurance Company	22	739	12	367
CGU Insurance Company of Canada	768	45	361	240
Centennial Insurance Company	2	0	2	0
Commerce & Industry Insurance Company of Canada	0	307	2	(17)
Continental Casualty Company	1	0	861	371
Continental Insurance Company	751	360	0	0
CUMIS General Insurance Company	9	5	9	0
DaimlerChrysler Insurance Company	237	29	154	59
Dominion of Canada General Insurance Company	0	(70)	1	0
Economical Mutual Insurance Company	2	0	2	0
Employers Insurance of Wausau A Mutual Company	5	(2)	1	(9)
Federated Insurance Company of Canada	611	349	498	499
Federation Insurance Company of Canada	52	33	47	13
First North American Insurance Company	71	0	116	0
Hartford Fire Insurance Company	0	5	(3)	11
Hartford Insurance Company of Canada	109	195	0	0
ING Insurance Company of Canada	392	237	421	247
ING Novex Insurance Company of Canada	0	9	0	52
ING Wellington Insurance Company	187	80	212	95
Kingsway General Insurance Company	0	0	365	0
Langdon Insurance Company	0	0	23	24
Liberty Mutual Fire Insurance Company	0	2	0	0
Liberty Mutual Insurance Company	90	1	173	63
Lloyd's Underwriters	311	468	99	(1,917)
Lombard General Insurance Company of Canada	223	(83)	353	53
Lombard Insurance Company	0	5	0	0
Lumbermens Mutual Casualty Company	28	(14)	24	0
Markel Insurance Company of Canada	574	328	665	814
Mitsui Sumitomo Insurance Company, Limited	1	0	1	(2)
Motors Insurance Corporation	358	51	364	188
New Hampshire Insurance Company	0	(2)	0	(2)
Nordic Insurance Company of Canada	0	(1,934)	0	(789)
Old Republic Insurance Company of Canada	133	0	184	0
Peopleplus Insurance Company	0	(72)	0	133
Personal Direct Insurance Company of Canada	2	0	0	0

COMPANY	2000 PREMIUMS $'000	2000 LOSSES $'000	2001 PREMIUMS $'000	2001 LOSSES $'000
Portage La Prairie Mutual Insurance Company	20	0	22	0
Primmum Insurance Company	0	0	1	0
Protective Insurance Company	17	27	33	(1)
RBC General Insurance Company	42	1	75	4
Reliance Insurance Company	24	0	0	0
Royal & Sun Alliance Insurance Company of Canada	4,174	3,488	3,734	3,006
SGI Canada Insurance Services Ltd.	16	0	19	0
St. Paul Fire and Marine Insurance Company	133	1	94	69
Saskatchewan Mutual Insurance Company	354	196	407	196
Scottish & York Insurance Company Limited	5	0	12	(3)
Sentry Insurance A Mutual Company	44	(65)	(45)	(9)
Sovereign General Insurance Company	40	10	20	1
Tokio Marine and Fire Insurance Company Ltd.	1	0	2	0
Travelers Casualty and Surety Company of Canada	50	2	38	11
Travelers Indemnity Company	0	214	0	(20)
Zurich Insurance Company	1,524	585	1,419	739
Manitoba Public Insurance Corporation				
* M.P.I.C. Auto Insurance Division	551,240	485,247	594,694	579,625
TOTALS	$564,575	$491,707	$606,371	$585,509

**Includes universal compulsory automobile insurance, extension and special risk coverage.*

RECIPROCAL EXCHANGES

COMPANY	2000 PREMIUMS $'000	2000 LOSSES $'000	2001 PREMIUMS $'000	2001 LOSSES $'000
AIRCRAFT				
Canadian Applicators Insurance Reciprocal	588	219	840	575
BOILER & MACHINERY				
Lumbermen's Underwriting Alliance	11	0	10	0
LIABILITY				
Canadian Lawyers Insurance Association	685	(558)	519	1,077
Canadian Universities Reciprocal Insurance Exchange	108	73	111	25
Community Newspapers Reciprocal Insurance Exchange	6	18	5	0
Healthcare Insurance Reciprocal of Canada	1,625	(378)	1,454	215
PROPERTY (Commercial)				
Canadian Universities Reciprocal Insurance Exchange	310	160	297	5
Lumbermen's Underwriting Alliance	807	214	331	13
Western Reciprocal Group	1,537	1,976	1,813	400
TOTALS	$5,677	$1,724	$5,380	$2,310

BOILER & MACHINERY

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2000 PREMIUMS $'000	2000 LOSSES $'000	2001 PREMIUMS $'000	2001 LOSSES $'000
ACE INA Insurance	207	32	469	553
Affiliated F M Insurance Company	10	0	31	0
Allianz Insurance Company of Canada	15	9	18	(1)
American Home Assurance Company	61	3	121	44
AXA Insurance (Canada)	6	0	1	0
AXA Pacific Insurance Company	78	10	120	34
Boiler Inspection & Insurance Company of Canada	605	45	469	3
CGU Insurance Company of Canada	398	206	509	193
Canadian Millers' Mutual Insurance Company	17	0	0	0
Canadian Northern Shield Insurance Company	46	2	43	12
Chubb Insurance Company of Canada	111	(1)	14	0
Citadel General Assurance Company	2	0	2	0
Continental Casualty Company	0	0	12	(54)
Continental Insurance Company	11	148	0	0
Co-operators General Insurance Company	123	26	56	(1)
CUMIS General Insurance Company	8	0	8	0
Dominion of Canada General Insurance Company	2	0	1	0
Ecclesiastical Insurance Office plc	100	2	109	16
Economical Mutual Insurance Company	1	0	1	0
Employers Reinsurance Corporation	132	0	310	3
Factory Mutual Insurance Company	309	613	170	462
Federated Insurance Company of Canada	23	0	22	4
Gerling Canada Insurance Company	372	481	353	114
Gore Mutual Insurance Company	1	0	1	0
Grain Insurance and Guarantee Company	79	17	104	0
Hartford Fire Insurance Company	0	(1)	0	0
ING Insurance Company of Canada	119	9	142	12
ING Wellington Insurance Company	0	0	416	41
Langdon Insurance Company	3	0	5	0
Lloyd's Underwriters	0	0	23	(1,565)
Lombard General Insurance Company of Canada	86	11	101	128
London Guarantee Insurance Company	1,451	1,048	818	608
Lumbermens Mutual Casualty Company	29	51	1	(27)
Reliance Insurance Company	477	164	0	0
Royal & Sun Alliance Insurance Company of Canada	1,127	159	1,119	267
SGI Canada Insurance Services Ltd.	25	1	29	8
St. Paul Fire and Marine Insurance Company	22	6	9	(2)
Saskatchewan Mutual Insurance Company	3	0	3	0
Sovereign General Insurance Company	27	7	21	(5)

COMPANY	2000 PREMIUMS $'000	2000 LOSSES $'000	2001 PREMIUMS $'000	2001 LOSSES $'000
Travelers Casualty and Surety Company of Canada	8	1	5	0
Wawanesa Mutual Insurance Company	58	70	77	24
Zurich Insurance Company	137	9	176	15
TOTALS	$6,289	$3,128	$5,889	$886

MARINE

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2000 PREMIUMS $'000	2000 LOSSES $'000	2001 PREMIUMS $'000	2001 LOSSES $'000
ACE INA Insurance	13	2	17	13
Allianz Insurance Company of Canada	5	487	8	27
AXA Assurances Inc.	0	0	22	33
AXA Insurance (Canada)	17	107	41	(15)
AXA Pacific Insurance Company	297	(147)	246	208
Chubb Insurance Company of Canada	13	0	0	(2)
Continental Casualty Company	0	0	(2)	0
Continental Insurance Company	5	13	0	0
Ecclesiastical Insurance Office plc	133	251	15	(3)
Gerling Canada Insurance Company	0	427	0	(19)
ING Wellington Insurance Company	103	53	41	11
Langdon Insurance Company	2	0	3	0
Liberty Mutual Insurance Company	47	0	37	35
Lloyd's Underwriters	386	277	661	278
Maritime Insurance Company Limited	24	0	32	0
Nordic Insurance Company of Canada	1	(139)	0	(3)
Reliance Insurance Company	(1)	11	0	0
Royal & Sun Alliance Insurance Company of Canada	51	2	387	17
St. Paul Fire and Marine Insurance Company	53	83	(62)	(39)
Security Insurance Company of Hartford	1	(1)	0	0
Tokio Marine & Fire Insurance Company Ltd.	0	0	7	0
Zurich Insurance Company	(14)	0	0	0
TOTALS	$1,136	$1,426	$1,453	$541

FIDELITY & SURETY

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2000 PREMIUMS $'000	2000 LOSSES $'000	2001 PREMIUMS $'000	2001 LOSSES $'000
ACE INA Insurance	36	27	7	6
Affiliated FM Insurance Company	0	0	1	0
Allianz Insurance Company of Canada	1	0	4	3
American Home Assurance Company	601	212	304	173
AXA Assurances Inc.	0	0	1	0
AXA Insurance (Canada)	27	0	26	70
AXA Pacific Insurance Company	1,783	449	1,803	(252)
CGU Insurance Company of Canada	256	137	304	(569)
Canadian Northern Shield Insurance Company	357	456	384	312
Chubb Insurance Company of Canada	528	146	561	285
Citadel General Assurance Company	2	0	2	0
Continental Casualty Company	0	0	2	0
Continental Insurance Company	4	(33)	0	0
Co-operators General Insurance Company	168	89	42	70
CUMIS General Insurance Company	157	3	154	28
Dominion of Canada General Insurance Company	9	0	8	0
Ecclesiastical Insurance Office plc	2	68	3	0
Economical Mutual Insurance Company	0	2	1	0
Federated Insurance Company of Canada	51	(8)	48	9
Federation Insurance Company of Canada	134	0	297	0
Gerling Canada Insurance Company	32	(4)	40	0
Grain Insurance and Guarantee Company	73	5	70	0
Great American Insurance Company	4	0	5	1
Guarantee Company of North America	1,220	11	1,546	47
ING Insurance Company of Canada	31	3	8	0
ING Wellington Insurance Company	99	1	4	1
Langdon Insurance Company	62	0	51	0
Liberty Mutual Insurance Company	321	(3)	313	237
Lloyd's Underwriters	(9)	0	352	5
Lombard General Insurance Company of Canada	56	86	53	92
London Guarantee Insurance Company	771	38	721	630
Nordic Insurance Company of Canada	0	2	0	0
Northern Indemnity, Inc.	424	63	299	(162)
Peopleplus Insurance Company	0	(25)	0	3
Royal & Sun Alliance Insurance Company of Canada	90	(209)	51	55
SGI Canada Insurance Services Ltd.	73	17	82	7
St. Paul Fire and Marine Insurance Company	7	52	6	4
Saskatchewan Mutual Insurance Company	5	1	4	1
Sovereign General Insurance Company	295	160	268	(9)

COMPANY	2000 PREMIUMS $'000	2000 LOSSES $'000	2001 PREMIUMS $'000	2001 LOSSES $'000
Travelers Casualty and Surety Company of Canada	31	(4)	72	12
Wawanesa Mutual Insurance Company	33	(4)	35	1
Western Surety Company	588	(349)	723	(67)
Zurich Insurance Company	167	(3)	80	303
TOTALS	$8,489	$1,386	$8,735	$1,296

AIRCRAFT

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2000 PREMIUMS $'000	2000 LOSSES $'000	2001 PREMIUMS $'000	2001 LOSSES $'000
ACE INA Insurance	36	9	48	23
Allianz Insurance Company of Canada	185	735	287	50
American Home Assurance Company	202	(27)	8	46
AVEMCO Insurance Company	259	(22)	292	(19)
AXA Pacific Insurance Company	0	13	0	0
British Aviation Insurance Company Limited	192	0	(30)	(42)
CGU International Insurance plc	733	1,342	1,316	1,419
Canadian Union Insurance Company	49	118	75	2
Centennial Insurance Company	48	(7)	3	0
Chubb Insurance Company of Canada	158	(37)	13	0
Continental Casualty Company	0	(1)	13	0
Continental Insurance Company	237	237	0	0
Co-operators General Insurance Company	286	0	841	985
Eagle Star Insurance Company Limited	204	86	324	140
Gerling Canada Insurance Company	470	317	406	179
Lloyd's Underwriters	1,686	279	1,138	872
NAC Reinsurance Corp.	142	48	0	0
Reliance Insurance Company	15	(27)	0	0
Royal & Sun Alliance Insurance Company of Canada	524	2,066	849	77
St. Paul Fire and Marine Insurance Company	239	47	281	69
Sovereign General Insurance Company	293	269	246	497
XL Reinsurance America, Inc.	0	0	2	44
Zurich Insurance Company	0	0	38	0
TOTALS	$5,958	$5,445	$6,150	$4,342

LIABILITY

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2000 PREMIUMS $'000	2000 LOSSES $'000	2001 PREMIUMS $'000	2001 LOSSES $'000
ACE INA Insurance	1,169	(196)	1,293	270
Allianz Insurance Company of Canada	315	124	305	228
Allstate Insurance Company of Canada	0	448	0	492
American Bankers Insurance Company of Florida	323	107	270	130
American Home Assurance Company	2,189	1,180	2,922	3,204
American Re-Insurance Company	0	0	180	158
AXA Insurance (Canada)	53	(61)	60	31
AXA Pacific Insurance Company	1,450	365	1,543	856
British Aviation Insurance Company Limited	86	78	(19)	546
CGU Insurance Company of Canada	4,775	3,697	4,792	4,058
CGU International Insurance plc	246	(22)	359	757
Canadian Millers' Mutual Insurance Company	121	4	0	0
Canadian Northern Shield Insurance Company	352	142	433	29
Centennial Insurance Company	2	0	3	0
Chubb Insurance Company of Canada	3,779	422	4,048	1,809
Citadel General Assurance Company	621	(95)	437	(9)
Commerce and Industry Ins. Company of Canada	587	2,098	856	1,566
Commonwealth Insurance Company	831	139	1,239	12
Continental Casualty Company	725	1,004	2,307	410
Continental Insurance Company	609	137	0	0
Co-operators General Insurance Company	2,893	2,351	2,581	1,962
CUMIS General Insurance Company	241	61	292	44
Dominion of Canada General Insurance Company	17	1,074	20	169
Ecclesiastical Insurance Office plc	214	197	226	112
Economical Mutual Insurance Company	14	(122)	32	10
Elite Insurance Company	0	0	0	6
Employers Ins. of Wausau A Mutual Company	65	20	70	(16)
Employers Reinsurance Corporation	781	882	1,069	1,110
Everest Insurance Company of Canada	12	10	17	(16)
Federal Insurance Company	0	(1)	0	(2)
Federated Insurance Company of Canada	756	319	653	467
Federation Insurance Company of Canada	409	857	405	(37)
Gerling Canada Insurance Company	881	348	952	446
Gore Mutual Insurance Company	17	0	8	(3)
Grain Insurance and Guarantee Company	1,173	704	1,183	1,394
Great American Insurance Company	12	7	20	7
Guarantee Company of North America	136	6	234	0
Hartford Fire Insurance Company	4	(65)	3	(7)
Hutterian Brethren General Insurance Corp.	160	49	179	52

COMPANY	2000 PREMIUMS $'000	2000 LOSSES $'000	2001 PREMIUMS $'000	2001 LOSSES $'000
Hutterian Brethren Mutual Insurance Corp.	62	62	63	(16)
ING Insurance Company of Canada	2,316	588	2,554	1,878
ING Wellington Insurance Company	1,407	458	1,061	1,098
ING Western Union Insurance Company	0	14	0	28
Jevco Insurance Company	0	1	0	(14)
Kingsway General Insurance Company	131	33	167	121
Langdon Insurance Company	68	94	91	(66)
Liberty Mutual Fire Insurance Company	0	(108)	0	0
Liberty Mutual Insurance Company	850	735	865	930
Lloyd's Underwriters	3,600	1,096	5,303	8,540
Lombard General Insurance Company of Canada	1,024	22	1,172	904
Lombard Insurance Company	0	1,286	0	(1,120)
London Guarantee Insurance Company	762	215	831	(77)
Lumbermens Mutual Casualty Company	131	(12)	93	101
Markel Insurance Company of Canada	4	(28)	5	(49)
New Hampshire Insurance Company	48	(115)	32	(6)
Nordic Insurance Company of Canada	(4)	(903)	0	(306)
Northern Indemnity, Inc.	0	2	0	7
Old Republic Insurance Company of Canada	5	3	2	18
Optimum Frontier Insurance Company	1,013	257	1,024	1,573
Peopleplus Insurance Company	0	(142)	0	(99)
Portage La Prairie Mutual Insurance Company	1,115	258	1,126	402
Red River Valley Mutual Insurance Company	1,437	625	1,431	1,402
Reliance Insurance Company	101	1,419	0	0
Royal & Sun Alliance Ins. Company of Canada	2,865	(458)	1,981	597
SGI Canada Insurance Services Ltd.	749	123	830	438
St. Paul Fire and Marine Insurance Company	922	271	1,474	33,697
Saskatchewan Mutual Insurance Company	354	42	359	106
Scottish & York Insurance Company Ltd.	1,014	942	819	746
Security Insurance Company of Hartford	686	87	948	1,587
Sentry Insurance A Mutual Company	10	(3)	10	(4)
Sovereign General Insurance Company	2,607	(41)	2,267	3,039
Temple Insurance Company	2,779	1,752	3,469	1,321
TIG Insurance Company	142	203	243	1,624
Traders General Insurance Company	32	(143)	1	(477)
Trafalgar Insurance Company of Canada	1	(25)	1	0
Travelers Casualty and Surety Co. of Canada	142	41	175	498
Travelers Indemnity Company	0	4	0	1
UAP-New Rotterdam Ins. Company N.V.	0	(54)	0	(231)
Virginia Surety Company	30	408	52	474
Waterloo Insurance Company	4	0	4	0

COMPANY	2000 PREMIUMS $'000	2000 LOSSES $'000	2001 PREMIUMS $'000	2001 LOSSES $'000
Wawanesa Mutual Insurance Company	1,289	26	1,401	790
Yasuda Fire and Marine Insurance Company	4	0	3	191
Zurich Insurance Company	2,411	2,104	4,203	2,929
TOTALS	$56,129	$27,407	$63,032	$82,820

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED

Adjustment Expenses Included in Net Losses Incurred

COMPANY	2000 PREMIUMS $'000	2000 LOSSES $'000	2001 PREMIUMS $'000	2001 LOSSES $'000
CREDIT				
American Bankers Ins. Company of Florida	0	(1)	0	0
American Home Assurance Company	0	4	7	4
Continental Casualty Company	0	0	47	0
Continental Insurance Company	26	(25)	0	0
Euler American Credit Indemnity Company	643	(131)	388	156
London Guarantee Insurance Company	8	2	282	68
LEGAL EXPENSE				
ING Wellington Insurance Company	6	1	3	3
MORTGAGE				
GE Capital Mortgage Insurance Co. (Canada)	1,413	246	2,530	90
Mortgage Insurance Company of Canada	0	96	0	24
TITLE				
Chicago Title Insurance Company	0	0	2	0
First American Title Insurance Company	811	53	1,501	188
Lawyers Title Insurance Corporation	0	0	2	(21)
Stewart Title Guaranty Company	51	5	34	3
TOTALS	$2,958	$250	$4,796	$515

PROP

Adjustment Expenses Included

COMPANY	2000 PREMIUMS Personal $'000	2000 PREMIUMS Commercial $'000	2000 PREMIUMS Total $'000	2000 LOSSES Personal $'000	2000 LOSSES Commercial $'000
ACE INA Insurance	0	3,029	3,029	0	3,287
Affiliated FM Insurance Company	0	482	482	0	202
Alberta Motor Association Insurance Company	239	3	242	74	0
Allianz Insurance Company of Canada	5	2,226	2,231	(6)	(572)
Allstate Insurance Company of Canada	0	0	0	(41)	0
American Bankers Insurance Company of Florida	3,148	25	3,173	108	1
American Home Assurance Company	0	2,994	2,994	0	3,300
American Road Insurance Company	0	24	24	0	(1)
AXA Insurance (Canada)	0	250	250	(1)	194
AXA Insurance Inc.	0	0	0	0	595
AXA Pacific Insurance Company	0	1,801	1,801	(7)	(553)
Boiler Inspection & Insurance Company of Canada	0	(2)	(2)	0	(16)
CGU Insurance Company of Canada	13,860	10,363	24,223	8,204	7,207
CGU International Insurance plc	0	0	0	0	1
Canadian Millers Mutual Insurance Company	0	1,021	1,021	0	1,842
Canadian Northern Shield Insurance Company	426	506	932	286	1,072
Centennial Insurance Company	0	28	28	0	0
Chubb Insurance Company of Canada	802	977	1,779	37	46
Citadel General Assurance Company	5	1,991	1,996	(12)	274
Commerce & Industry Insurance Company of Canada	0	108	108	0	19
Commonwealth Insurance Company	0	882	882	0	702
Continental Casualty Company	0	0	0	0	1
Continental Insurance Company	0	3,040	3,040	0	1,835
Co-operators General Insurance Company	6,263	6,788	13,051	5,998	2,785
Coseco Insurance Company	3,864	0	3,864	2,946	0
CUMIS General Insurance Company	1,369	630	1,999	386	693
Dome Insurance Corporation	0	12	12	0	0
Dominion of Canada General Insurance Company	19	55	74	(62)	14
Ecclesiastical Insurance Office plc	665	3,043	3,708	419	683
Economical Mutual Insurance Company	4	92	96	(6)	13
Elite Insurance Company	1,537	0	1,537	464	(11)
Employers Insurance of Wausau A Mutual Company	0	2	2	0	(2)
Employers Reinsurance Corporation	604	0	604	0	0
Everest Insurance Company of Canada	0	166	166	0	77
Factory Mutual Insurance Company	0	2,331	2,331	0	3,539
Federal Insurance Company	0	52	52	0	1
Federated Insurance Company of Canada	228	1,644	1,872	229	771
Federation Insurance Company of Canada	791	588	1,379	572	375

E R T Y

in Net Losses Incurred

2000	2001			2001		
LOSSES	PREMIUMS			LOSSES		
Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
3,287	0	1,514	1,514	0	870	870
202	0	722	722	0	1,453	1,453
74	752	25	777	241	11	252
(578)	21	2,746	2,767	0	1,194	1,194
(41)	0	0	0	(63)	0	(63)
109	4,173	19	4,192	225	20	245
3,300	0	9,674	9,674	0	538	538
(1)	0	27	27	0	5	5
193	0	80	80	(13)	55	42
595	0	0	0	0	(354)	(354)
(560)	0	2,361	2,361	0	2,145	2,145
(16)	0	4	4	0	(6)	(6)
15,411	13,716	10,293	24,009	9,967	10,367	20,334
1	0	0	0	0	3	3
1,842	0	0	0	0	0	0
1,358	588	619	1,207	672	722	1,394
0	0	65	65	0	0	0
83	1,022	926	1,948	797	740	1,537
262	5	1,871	1,876	14	107	121
19	0	101	101	0	(1)	(1)
702	0	1,409	1,409	0	18	18
1	0	2,582	2,582	0	1,178	1,178
1,835	0	0	0	0	0	0
8,783	6,525	6,139	12,664	5,940	4,876	10,816
2,946	4,132	0	4,132	2,871	0	2,871
1,079	1,448	675	2,123	1,370	325	1,695
0	0	12	12	0	0	0
(48)	20	45	65	31	8	39
1,102	682	2,597	3,279	612	2,517	3,129
7	4	190	194	(12)	73	61
453	1,687	75	1,762	814	0	814
(2)	0	0	0	0	(6)	(6)
0	1,497	0	1,497	0	0	0
77	0	190	190	0	157	157
3,539	0	3,153	3,153	0	(989)	(989)
1	0	97	97	0	0	0
1,000	218	1,452	1,670	145	609	754
947	762	537	1,299	514	136	650

COMPANY	2000 PREMIUMS Personal $'000	Commercial $'000	Total $'000	2000 LOSSES Personal $'000	Commercial $'000
First North American Insurance Company	543	0	543	40	0
Gerling Canada Insurance Company	0	3,073	3,073	0	2,161
Gore Mutual Insurance Company	0	38	38	0	0
Grain Insurance and Guarantee Company	527	2,986	3,513	234	1,357
Guarantee Company of North America	462	0	462	368	0
Hartford Fire Insurance Company	0	715	715	0	165
Hutterian Brethren General Insurance Corp.	0	1,634	1,634	0	2,768
Hutterian Brethren Mutual Insurance Corp.	0	1,246	1,246	0	76
ING Insurance Company of Canada	12,529	7,210	19,739	8,791	3,247
ING Novex Insurance Company of Canada	256	0	256	244	0
ING Wellington Insurance Company	0	1,111	1,111	(387)	1,769
ING Western Union Insurance Company	3	195	198	(1)	126
Kingsway General Insurance Company	104	392	496	187	271
Langdon Insurance Company	0	105	105	0	42
Legacy General Insurance Company	386	0	386	66	0
Liberty Insurance Company of Canada	175	0	175	204	0
Liberty Mutual Insurance Company	8	245	253	0	629
Lloyd's Underwriters	1,608	3,137	4,745	1,090	2,053
Lombard General Insurance Company of Canada	70	1,867	1,937	102	1,136
Lombard Insurance Company	4	0	4	3	(22)
London and Midland General Insurance Company	809	0	809	200	0
Lumbermens Mutual Casualty Company	0	220	220	0	211
Maritime Insurance Company, Limited	0	8	8	0	0
Markel Insurance Company of Canada	0	86	86	0	64
Mitsui Sumitomo Insurance Company, Limited	0	53	53	0	4
Nordic Insurance Company of Canada	0	(2)	(2)	52	(19)
Old Republic Insurance Company of Canada	19	1	20	0	0
Optimum Frontier Insurance Company	3,054	1,653	4,707	1,780	610
Peace Hills General Insurance Company	3,302	487	3,789	2,359	199
Pembridge Insurance Company	3	0	3	(1)	(42)
Peopleplus Insurance Company	21	117	138	83	10
Personal Insurance Company of Canada	3,723	0	3,723	3,944	0
Pool Insurance Company	0	1,143	1,143	0	419
Portage La Prairie Mutual Insurance Company	19,128	535	19,663	11,520	81
Primmum Insurance Company	480	0	480	410	0
RBC General Insurance Company	82	0	82	2	0
RBC Travel Insurance Company	245	0	245	163	0
Red River Valley Mutual Insurance Company	13,012	8,203	21,215	8,366	5,286
Reliance Insurance Company	0	65	65	0	2,451
Royal & Sun Alliance Insurance Company of Canada	13,325	7,786	21,111	11,232	13,966
SGI Canada Insurance Services Ltd.	4,775	1,323	6,098	4,246	1,019

2000	2001			2001		
LOSSES	PREMIUMS			LOSSES		
Total	Personal	Commercial	Total	Personal	Commercial	Total
$'000	$'000	$'000	$'000	$'000	$'000	$'000
40	274	0	274	(31)	0	(31)
2,161	0	3,248	3,248	0	323	323
0	0	15	15	0	29	29
1,591	416	3,492	3,908	127	1,670	1,797
368	518	4	522	226	7	233
165	0	1,007	1,007	0	565	565
2,768	0	2,111	2,111	0	1,849	1,849
76	0	1,385	1,385	0	176	176
12,038	13,088	8,186	21,274	8,627	5,347	13,974
244	268	0	268	302	0	302
1,382	0	3,522	3,522	(5)	4,357	4,352
125	0	0	0	0	86	86
458	85	670	755	123	440	563
42	0	176	176	0	250	250
66	1,012	0	1,012	141	0	141
204	174	0	174	281	0	281
629	8	393	401	38	211	249
3,143	1,440	2,317	3,757	932	3,009	3,941
1,238	64	2,177	2,241	23	624	647
(19)	4	0	4	6	1	7
200	312	0	312	45	(63)	(18)
211	0	75	75	0	265	265
0	0	7	7	0	20	20
64	0	61	61	0	42	42
4	0	50	50	0	25	25
33	0	0	0	21	73	94
0	32	7	39	0	0	0
2,390	2,871	1,734	4,605	2,665	946	3,611
2,558	3,987	668	4,655	3,025	627	3,652
(43)	0	0	0	0	(28)	(28)
93	23	0	23	14	(4)	10
3,944	3,595	0	3,595	2,215	0	2,215
419	0	1,071	1,071	0	181	181
11,601	19,423	605	20,028	14,943	219	15,162
410	497	0	497	439	0	439
2	90	0	90	38	0	38
163	432	0	432	171	0	171
13,652	13,497	9,363	22,860	8,381	10,415	18,796
2,451	0	0	0	0	0	0
25,198	12,645	3,515	16,160	10,005	3,601	13,606
5,265	5,005	1,546	6,551	4,103	682	4,785

COMPANY	2000 PREMIUMS			2000 LOSSES	
	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000
St. Paul Fire and Marine Insurance Company	0	1,629	1,629	0	509
Saskatchewan Mutual Insurance Company	1,623	416	2,039	1,486	202
Scottish & York Insurance Company Ltd.	0	882	882	0	582
Security Insurance Company of Hartford	0	19	19	0	(108)
Security National Insurance Company	131	0	131	57	0
Sentry Insurance A Mutual Company	0	0	0	0	(2)
Sovereign General Insurance Company	2,725	4,264	6,989	1,727	2,623
Temple Insurance Company	0	110	110	0	23
TIG Insurance Company	0	41	41	0	0
Tokio Marine and Fire Insurance Company Ltd.	0	5	5	0	0
Traders General Insurance Company	400	(1)	399	702	8
Trafalgar Insurance Company of Canada	20	0	20	(10)	0
Trans Global Insurance Company	289	0	289	40	0
Travelers Casualty and Surety Company of Canada	0	238	238	0	(4)
Travelers Indemnity Company	0	0	0	0	50
UAP-New Rotterdam Insurance Company N.V.	0	0	0	0	0
Unifund Assurance Company	48	0	48	33	0
Waterloo Insurance Company	77	0	77	83	0
Wawanesa Mutual Insurance Company	26,995	12,391	39,386	15,746	7,477
Yasuda Fire & Marine Insurance Company, Limited	0	6	6	0	1
Zenith Insurance Company	0	0	0	0	0
Zurich Insurance Company	5,712	2,979	8,691	4,301	5,856
TOTALS	$150,502	$113,762	$264,264	$99,050	$85,628

**Property insurance includes Fire, P.P.F., Plate Glass, Theft, Inland Transportation & Livestock*

2000	2001			2001		
LOSSES	PREMIUMS			LOSSES		
Total	Personal	Commercial	Total	Personal	Commercial	Total
$'000	$'000	$'000	$'000	$'000	$'000	$'000
509	0	2,751	2,751	0	2,879	2,879
1,688	1,567	400	1,967	1,145	136	1,281
582	0	784	784	0	342	342
(108)	0	0	0	0	(227)	(227)
57	160	0	160	252	0	252
(2)	0	0	0	0	0	0
4,350	3,127	5,830	8,957	2,323	3,661	5,984
23	0	182	182	0	198	198
0	0	3	3	0	(24)	(24)
0	0	6	6	0	0	0
710	225	0	225	228	(48)	180
(10)	7	0	7	6	0	6
40	302	0	302	2	0	2
(4)	0	175	175	0	95	95
50	0	0	0	0	7	7
0	0	0	0	0	(11)	(11)
33	31	0	31	53	0	53
83	93	0	93	81	0	81
23,223	27,398	13,065	40,463	18,897	9,206	28,103
1	0	11	11	0	1	1
0	1	0	1	0	0	0
10,157	6,963	4,128	11,091	5,661	3,020	8,681
$184,678	$156,886	$124,940	$281,826	$109,628	$81,951	$191,579

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 2001

COMPANY	GROSS IN FORCE AT END OF 2000		NEW EFFECTED		GROSS IN FORCE AT END OF 2001	
	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000
AEGIS Insurance Corporation	4,510	75,150	1,080	23,803	4,657	50,214
AIG Assurance Canada	4,527	127,060	533	11,394	4,575	126,203
AIG Life Insurance Company of Canada	1,769	207,857	523	197,571	2,071	400,649
Aetna Life Insurance Company	161	3,136	0	0	112	1,631
Allianz Life Insurance Co. of North America	348	12,807	0	0	3,590	25,512
American Bankers Life Assce. Co. of Florida	45,837	75,061	15,238	45,341	43,444	82,071
American Income Life Insurance Company	4,941	92,058	1,751	59,594	5,821	121,598
Associate Financial Life Insurance Company	9,716	51,881	1,925	7,600	11,296	46,013
Blue Cross Life Ins. Co. of Canada	10,058	508,327	2,975	186,950	12,670	683,393
CIBC Life Insurance Company Limited	556	41,906	5	599	525	37,397
CNA Life Insurance Company of Canada	700	166,260	336	108,209	998	265,964
CT Financial Assurance Company	13,497	339,964	2	220	5	870
Canada Life Assurance Company	235,060	12,217,167	7,850	1,007,197	242,949	16,534,291
Canadian Premier Life Insurance Company	24,824	42,852	367	0	33,024	56,471
CIGNA Life Insurance Company of Canada	5,602	13,206	1,831	5,676	7,089	16,207
Clarica Life Insurance Company	97,596	6,415,628	3,444	486,449	76,213	5,902,665
Combined Insurance Company of America	290	2,632	23	16,469	263	18,150
Concordia Life Insurance Company	1,170	190,448	25	4,115	1,007	160,667
Connecticut General Life Insurance Co.	45	6,603	0	0	46	5,029
Co-operators Life Insurance Company	11,019	925,137	470	134,622	11,011	1,050,619
CUMIS Life Insurance Company	274	2,046,513	492	757,656	659	2,275,488
CUNA Mutual Insurance Society	178	687	0	0	173	677
Desjardins Financial Security Life Assce. Co.	10,396	1,513,639	61	57,270	9,647	1,526,090
Empire Life Insurance Company	4,974	346,931	73	11,283	4,938	357,945
Equitable Life Assce. Society of the U.S.	6	127	0	0	6	129
Equitable Life Insurance Co. of Canada	7,782	934,277	645	116,986	7,807	975,895
Federated Life Insurance Co. of Canada	1,059	121,042	94	6,910	1,021	118,132
First Canadian Insurance Corporation	11,751	257,089	5,533	149,506	13,512	338,878
Forethought Life Insurance Company	593	2,776	0	8	558	2,689
Fortis Benefits Insurance Company	6,211	21,885	437	1,357	6,311	22,535
Gerber Life Insurance Company	0	0	265	2,776	232	2,425
Great-West Life Assurance Company	221,069	14,586,843	4,634	463,805	231,032	14,772,748
Household Life Insurance Company	1,630	12,112	1,960	8,756	2,306	15,795
Industrial-Alliance Life Insurance Company	1,060	40,683	12	1,623	1,099	40,166
Industrial-Alliance Pacific Life Ins. Company	19,850	1,266,801	3,957	124,512	19,833	1,266,507
Ingle Life & Health Assurance Company	0	8,426	0	0	0	0
John Hancock Life Insurance Company	3	12	0	0	3	12
Liberty Life Assurance Company of Boston	159	6,468	163	3,270	191	9,078
Life Insurance Co. of North America	3	271	2	485	5	795
Life Investors Insurance Co. of America	23,757	579,711	11,909	188,562	27,713	695,783
London Life Insurance Company	69,205	3,189,399	1,598	250,312	66,749	3,238,618
MD Life Insurance Company	0	0	1	1,323	43	23,409
MFC Insurance Company Limited	1,316	197,556	62	8,505	1,244	191,525

COMPANY	GROSS IN FORCE AT END OF 2000		NEW EFFECTED		GROSS IN FORCE AT END OF 2001	
	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000
Manufacturers Life Insurance Company	64,585	5,060,935	4,594	720,275	66,819	5,463,157
Maritime Life Assurance Company	65,951	4,896,182	3,028	4,896,180	61,101	5,114,829
Massachusetts Mutual Life Insurance Co.	2	45	0	0	2	48
Metropolitan Life Insurance Company	3,075	2,521	0	0	2,923	2,450
Minnesota Life Insurance Company	29	368	0	0	21	11
National Bank Life Insurance Company	0	34,932	0	1,960	0	33,232
National Life Assurance Co. of Canada	6,446	1,010,493	312	172,116	6,468	1,117,212
New York Life Insurance Company	179	29,761	31	4,027	235	50,050
Penncorp Life Insurance Company	370	16,298	4	280	349	15,371
Pennsylvania Life Insurance Company	392	7,408	0	0	368	6,724
Primerica Life Insurance Company of Canada	5,557	1,441,113	949	294,129	5,868	1,572,791
Principal Life Insurance Company	8	71	0	0	8	75
Provident Life and Accident Insurance Co.	2,904	134,759	485	27,837	3,200	136,614
Prudential Insurance Company of America	6,544	143,072	0	0	4,651	100,871
RBC Life Insurance Company	6,130	1,245,521	669	185,235	5,960	1,425,042
Reliable Life Insurance Company	726	173,714	62	13,326	752	181,189
Royal & Sun Alliance Life Ins. Co. of Canada	1,518	298,334	97	23,684	1,513	300,285
Standard Life Assurance Company	12,255	996,371	1,177	113,180	12,050	955,824
Sun Life Assurance Company of Canada	89,722	6,341,360	2,144	198,279	84,864	6,415,924
TD Life Insurance Company	862	74,034	78	17,250	1,037	86,998
Toronto Mutual Life Insurance Company	535	12,369	2	160	515	11,872
Trans Global Life Insurance Company	3,181	2,965	0	0	3,242	2,974
Transamerica Life Canada	12,881	2,232,705	866	344,849	12,930	2,434,092
Travelers Insurance Company	4	2	0	0	4	2
United American Insurance Company	47	429	14	216	49	503
Wawanesa Life Insurance Company	16,728	1,549,993	3,113	291,820	19,660	1,793,358
Western Life Assurance Company	342	24,504	1	100	315	22,924
Zurich Life Insurance Company of Canada	10,008	906,297	510	119,248	5,705	778,535
TOTALS	1,164,483	$73,284,944	88,412	$11,874,865	1,157,057	$79,483,890

LIFE INSURANCE - DIRECT PREMIUM INCOME ON MANITOBA BUSINESS - 2001

COMPANY	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual $'000	Group $'000	Total $'000	Individual $'000	Group $'000	Total $'000
AEGIS Insurance Corporation	0	724	724	0	0	0
AIG Assurance Canada	2,501	0	2,501	1	14	15
AIG Life Insurance Company of Canada	5,579	21	5,600	58	4	62
Aetna Life Insurance Company	4	9	13	0	0	0
Allianz Life Ins. Company of North America	0	140	140	0	0	0
American Bankers Life Assurance Co. of Florida	0	1,632	1,632	0	0	0
American Income Life Insurance Company	1,658	0	1,658	0	0	0
Associate Financial Life Insurance Company	44	417	461	0	0	0
Blue Cross Life Ins. Company of Canada	73	1,446	1,519	0	0	0
CIBC Life Insurance Company Limited	256	0	256	0	204	204
CNA Life Insurance Company of Canada	601	0	601	0	0	0
CT Financial Assurance Company	4	985	989	0	0	0
Canada Life Assurance Company	17,690	33,302	50,992	1,965	14,781	16,746
Canadian Premier Life Insurance Company	0	2,192	2,192	0	0	0
CIGNA Life Insurance Company of Canada	0	337	337	0	0	0
Clarica Life Insurance Company	26,884	6,751	33,635	12,045	3,342	15,387
Combined Insurance Company of America	18	2	20	0	0	0
Concordia Life Insurance Company	1,070	0	1,070	24	0	24
Connecticut General Life Insurance Company	39	9	48	0	0	0
Co-operators Life Insurance Company	1,454	1,990	3,444	133	199	332
CUMIS Life Insurance Company	96	11,918	12,014	0	375	375
CUNA Mutual Insurance Society	17	0	17	0	0	0
Desjardins Financial Security Life Assurance Co.	8,468	2,711	11,179	2,382	1,459	3,841
Empire Life Insurance Company	1,270	530	1,800	1,918	0	1,918
Equitable Life Insurance Company of Canada	6,343	51	6,394	3,502	85	3,587
Federated Life Insurance Company of Canada	500	143	643	0	0	0
First Canadian Insurance Corporation	0	4,379	4,379	0	0	0
Forethought Life Insurance Company	94	0	94	0	2,162	2,162
Fortis Benefits Insurance Company	2,081	0	2,081	91	117	208
Gerber Life Insurance Company	11	0	11	0	0	0
Great-West Life Assurance Company	26,037	31,928	57,965	2,107	3,233	5,340
Hartford Life Insurance Company	0	0	0	0	4	4
Household Life Insurance Company	0	244	244	0	0	0
Industrial-Alliance Life Insurance Company	53	162	215	380	59,809	60,189
Industrial-Alliance Pacific Life Insurance Co.	6,148	1,969	8,117	855	0	855
Ingle Life & Health Assurance Company	1	14	15	0	0	0
John Hancock Life Insurance Company	1	0	1	0	0	0
Liberty Life Assurance Company of Boston	2	26	28	0	0	0
Life Insurance Company of North America	0	3	3	0	0	0
Life Investors Insurance Company of America	0	4,604	4,604	0	0	0

COMPANY	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual $'000	Group $'000	Total $'000	Individual $'000	Group $'000	Total $'000
London Life Insurance Company	37,911	0	37,911	2,091	9,892	11,983
MD Life Insurance Company	66	0	66	0	0	0
MFC Insurance Company Limited	1,223	26	1,249	200	0	200
Manufacturers Life Insurance Company	28,229	7,426	35,655	14,328	7,234	21,562
Maritime Life Assurance Company	18,125	9,327	27,452	4,845	56	4,901
Massachusetts Mutual Life Insurance Company	1	0	1	0	0	0
Metropolitan Life Insurance Company	59	1	60	0	0	0
Minnesota Life Insurance Company	1	0	1	0	0	0
National Bank Life Insurance Company	4	176	180	0	0	0
National Life Assurance Company of Canada	12,040	482	12,522	359	780	1,139
New York Life Insurance Company	5	112	117	0	0	0
Penncorp Life Insurance Company	224	0	224	23	0	23
Pennsylvania Life Insurance Company	143	1	144	4	0	4
Primerica Life Ins. Company of Canada	4,289	0	4,289	1	0	1
Provident Life and Accident Insurance Company	0	484	484	0	0	0
Prudential Insurance Company of America	96	378	474	0	0	0
RBC Life Insurance Company	15,036	4	15,040	335	0	335
Reliable Life Insurance Company	502	0	502	0	0	0
Royal & Sun Alliance Life Ins. Co. of Canada	2,028	0	2,028	120	0	120
SSQ Life Insurance Company Inc.	0	0	0	0	1	1
Standard Life Assurance Company	4,273	1,264	5,537	13,736	4,219	17,955
Sun Life Assurance Company of Canada	21,558	17,883	39,441	4,172	2,370	6,542
TD Life Insurance Company	145	61	206	0	0	0
Toronto Mutual Life Insurance Company	143	0	143	0	0	0
Trans Global Life Insurance Company	0	20	20	0	0	0
Transamerica Life Canada	21,409	0	21,409	1,421	0	1,421
United American Insurance Company	38	0	38	0	0	0
Wawanesa Life Insurance Company	7,457	1,950	9,407	2,076	0	2,076
Western Life Assurance Company	131	0	131	0	0	0
Zurich Life Insurance Company of Canada	3,247	0	3,247	57	140	197
TOTALS	$287,380	$148,234	$435,614	$69,229	$110,480	$179,709

Individual includes Industrial

2001 - LIFE INSURANCE - DIRECT DISBURSEMENTS TO

	INSURANCE CONTRACTS LESS REINSURANCE CEDED						
	INDIVIDUAL (includes Industrial)						
COMPANY	Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Vaules $'000	Other $'000	Total $'000
AIG Assurance Canada	711	0	0	22	227	0	960
AIG Life Insurance Company of Canada	451	0	0	43	3	0	497
Aetna Life Insurance Company	33	0	0	0	0	0	33
Allianz Life Insurance Co. of North America	19	0	0	0	0	0	19
American Bankers Life Assce. Co. of Florida	0	0	0	0	0	0	0
American Income Life Insurance Company	95	0	0	0	46	0	141
Associate Financial Life Insurance Company	0	0	0	0	0	0	0
Blue Cross Life Insurance Co. of Canada	18	0	0	0	1	0	19
CIBC Life Insurance Company Limited	401	0	0	0	0	0	401
CNA Life Insurance Company of Canada	300	0	0	0	0	0	300
CT Financial Assurance Company	0	0	0	0	0	0	0
Canada Life Assurance Company	3,540	0	0	233	3,053	163	6,989
Canadian Premier Life Insurance Company	0	0	0	0	0	0	0
CIGNA Life Insurance Co. of Canada	10	0	0	0	0	0	10
Clarica Life Insurance Company	7,379	9	95	649	3,143	0	11,275
Combined Insurance Company of America	307	0	0	0	74	0	381
Concordia Life Insurance Company	719	0	1	0	322	0	1,042
Connecticut General Life Insurance Co.	0	0	0	0	0	0	0
Co-operators Life Insurance Company	351	0	0	80	225	0	656
CUMIS Life Insurance Company	0	0	0	0	0	0	0
Desjardins Financial Security Life Assce. Co.	0	0	0	0	0	1,068	1,068
Empire Life Insurance Company	1,036	0	0	22	108	4	1,170
Equitable Life Assurance Society of U.S.	0	0	0	0	0	0	0
Equitable Life Insurance Co. of Canada	907	0	2	83	1,011	0	2,003
Federated Life Insurance Co. of Canada	23	0	0	0	37	0	60
First Canadian Insurance Corporation	0	0	0	0	0	0	0
Forethought Life Insurance Company	167	0	0	0	0	0	167
Fortis Benefits Insurance Company	983	0	0	0	33	0	1,016
Great-West Life Assurance Company	7,221	0	22	297	3,392	27	10,959
Household Life Insurance Company	0	0	0	0	0	0	0
Industrial-Alliance Life Insurance Company	12	0	0	0	2	0	14
Industrial-Alliance Pacific Life Insurance Co.	3,042	0	10	0	573	0	3,625
John Alden Life Insurance Company	0	0	0	0	0	0	0
Liberty Life Assurance Company of Boston	0	0	0	0	0	0	0
Life Insurance Company of North America	0	0	0	0	0	0	0
Life Investors Insurance Co. of America	0	0	0	0	0	0	0
London Life Insurance Company	5,837	0	185	489	9,498	50	16,059
MFC Insurance Company Limited	207	0	3	69	131	0	410

POLICY-HOLDERS IN MANITOBA - 2001

INSURANCE CONTRACTS LESS REINSURANCE CEDED							
GROUP							
Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Values $'000	Other $'000	Total $'000	Total of Insurance Contracts $'000
17	0	0	0	0	0	17	977
4	0	0	0	0	0	4	501
2	0	0	0	0	0	2	35
14	0	0	0	0	0	14	33
196	0	0	0	0	0	196	196
0	0	0	0	0	0	0	141
108	0	0	0	0	0	108	108
862	0	0	0	0	0	862	881
0	0	0	0	0	0	0	401
0	0	0	0	0	0	0	300
384	0	0	0	0	0	384	384
23,891	0	0	0	1	59	23,951	30,940
215	8	0	0	0	0	223	223
4	0	0	0	0	0	4	14
2,846	0	6	0	55	0	2,907	14,182
2	0	0	0	5	0	7	388
0	0	0	0	0	0	0	1,042
0	0	0	0	0	0	0	0
1,103	0	0	0	0	0	1,103	1,759
3,056	0	19	0	0	0	3,075	3,075
0	0	0	0	0	213	213	1,281
316	0	0	0	0	1	317	1,487
0	0	0	0	0	0	0	0
45	0	0	0	0	0	45	2,048
80	0	0	0	0	0	80	140
307	0	0	0	0	0	307	307
0	0	0	0	0	0	0	167
0	0	0	0	0	0	0	1,016
20,922	0	4,701	0	3	1,327	26,953	37,912
124	0	0	0	0	0	124	124
109	0	0	0	0	3	112	126
331	0	0	0	0	0	331	3,956
0	0	0	0	0	0	0	0
157	0	0	0	0	0	157	157
2	0	0	0	0	0	2	2
1,090	0	0	0	0	0	1,090	1,090
0	0	0	0	0	9	9	16,068
0	0	0	0	0	0	0	410

COMPANY	INSURANCE CONTRACTS LESS REINSURANCE CEDED INDIVIDUAL (includes Industrial) Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Vaules $'000	Other $'000	Total $'000
Manufacturers Life Insurance Company	6,048	0	1	238	2,553	577	9,417
Maritime Life Assurance Company	2,419	0	0	72	1,617	(10)	4,098
Massachusetts Mutual Life Insurance Co.	0	0	0	0	0	0	0
Metropolitan Life Insurance Company	76	0	0	13	9	0	98
Minnesota Life Insurance Company	0	0	0	0	0	0	0
National Life Assurance Co. of Canada	424	0	0	0	1,925	(50)	2,299
New York Life Insurance Company	1	0	0	0	2	0	3
Penncorp Life Insurance Company	76	0	0	0	1	0	77
Pennsylvania Life Insurance Company	30	0	0	0	3	0	33
Primerica Life Ins. Company of Canada	572	0	0	0	0	6	578
Principal Life Insurance Company	0	0	0	0	0	0	0
Provident Life and Accident Insurance Co.	0	0	0	0	0	0	0
Prudential Insurance Company of America	187	0	0	0	29	0	216
RBC Life Insurance Company	691	0	0	0	1,001	0	1,692
Reliable Life Insurance Company	126	0	0	0	1	0	127
Royal & Sun Alliance Life Ins. Co. of Canada	387	0	1	0	105	0	493
Standard Life Assurance Company	1,016	0	0	51	521	0	1,588
Standard Life Assurance Company of Canada	0	0	0	0	0	0	0
Sun Life Assurance Company of Canada	2,764	0	0	192	4,114	0	7,070
TD Life Insurance Company	100	0	0	0	0	0	100
Toronto Mutual Life Insurance Company	33	0	0	3	7	0	43
Trans Global Life Insurance Company	0	0	0	0	0	0	0
Transamerica Life Canada	2,938	0	0	0	2,844	48	5,830
Travelers Insurance Company	0	0	0	0	0	0	0
United American Insurance Company	50	0	0	0	2	0	52
Wawanesa Life Insurance Company	1,289	0	0	3	473	0	1,765
Western Life Assurance Company	42	0	0	0	7	0	49
Zurich Life Insurance Company of Canada	481	0	0	15	320	0	816
TOTALS	$53,519	$9	$320	$2,574	$37,413	$1,883	$95,718

INSURANCE CONTRACTS LESS REINSURANCE CEDED							
GROUP							
Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Values $'000	Other $'000	Total $'000	Total of Insurance Contracts $'000
4,557	0	11	0	0	75	4,643	14,060
4,288	95	20	0	0	(3)	4,400	8,498
0	0	0	0	0	0	0	0
4	0	0	0	0	0	4	102
1	0	0	0	0	0	1	1
821	0	0	0	0	49	870	3,169
59	0	0	0	0	0	59	62
0	0	0	0	0	0	0	77
0	0	0	0	0	0	0	33
0	0	0	0	0	0	0	578
0	0	0	0	0	0	0	0
293	0	0	0	0	0	293	293
96	0	0	0	0	0	96	312
121	0	0	0	0	0	121	1,813
0	0	0	0	0	0	0	127
0	0	0	0	0	0	0	493
647	0	0	0	0	2	649	2,237
0	0	0	0	0	0	0	0
11,678	224	17	0	2,065	13	13,997	21,067
0	0	0	0	0	0	0	100
0	0	0	0	0	0	0	43
9	0	0	0	0	0	9	9
0	0	0	0	0	0	0	5,830
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	52
813	0	0	0	0	0	813	2,578
0	0	0	0	0	0	0	49
0	0	0	0	0	0	0	816
$79,574	$327	$4,774	$ 0	$2,129	$1,748	$88,552	$184,270

2001 - LIFE INSURANCE - DIRECT DISBURSEMENTS TO

COMPANY	ANNUITY CONTRACTS LESS REINSURANCE CEDED INDIVIDUAL Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Annuity Payments $'000	Surrender Vaules $'000	Other $'000	Total $'000
AIG Assurance Canada	0	0	0	136	0	0	136
AIG Life Insurance Company of Canada	1	0	0	0	69	0	70
Aetna Life Insurance Company	0	0	0	0	0	0	0
Allianz Life Insurance Co. of North America	1	0	0	0	1	0	2
American Bankers Life Assce. Co. of Florida	0	0	0	0	0	0	0
American Income Life Insurance Company	0	0	0	0	0	0	0
Associate Financial Life Insurance Company	0	0	0	0	0	0	0
Blue Cross Life Insurance Co. of Canada	0	0	0	0	0	0	0
CIBC Life Insurance Company Limited	0	0	0	0	0	0	0
CNA Life Insurance Company of Canada	0	0	0	0	0	0	0
CT Financial Assurance Company	0	0	0	0	0	0	0
Canada Life Assurance Company	1,123	0	0	8,070	6,132	594	15,919
Canadian Premier Life Insurance Company	0	0	0	0	0	0	0
CIGNA Life Insurance Co. of Canada	0	0	0	0	0	0	0
Clarica Life Assurance Company	1,373	0	0	13,215	15,965	0	30,553
Combined Insurance Company of America	0	0	0	0	0	0	0
Concordia Life Insurance Company	0	0	0	532	122	0	654
Connecticut General Life Insurance Co.	0	0	0	0	0	0	0
Co-operators Life Insurance Company	3	0	0	213	211	0	427
CUMIS Life Insurance Company	0	0	0	99	0	0	99
Desjardins-Laurentian Life Assce. Co. Inc.	0	0	0	0	0	0	0
Empire Life Insurance Company	28	0	0	700	2,315	2	3,045
Equitable Life Assurance Society of U.S.	0	0	0	0	0	0	0
Equitable Life Insurance Co. of Canada	49	0	0	1,855	1,449	0	3,353
Federated Life Insurance Co. of Canada	0	0	0	4	8	0	12
First Canadian Insurance Corporation	0	0	0	0	0	0	0
Forethought Life Insurance Company	0	0	0	0	0	0	0
Fortis Benefits Insurance Company	113	0	0	0	0	0	113
Great-West Life Assurance Company	1,538	0	0	24,746	31,094	0	57,378
Household Life Insurance Company	0	0	0	0	0	0	0
Industrial-Alliance Life Insurance Company	0	0	0	217	0	0	217
Industrial-Alliance Pacific Life Insurance Co.	238	0	0	2,832	2,366	0	5,436
John Alden Life Insurance Company	0	0	0	11	0	0	11
Liberty Life Assurance Company of Boston	0	0	0	0	0	0	0
Life Insurance Company of North America	0	0	0	0	0	0	0
Life Investors Insurance Co. of America	0	0	0	0	0	0	0
London Life Insurance Company	371	0	0	6,013	6,264	0	12,648
MFC Insurance Company Limited	0	0	0	201	52	213	466

POLICY HOLDERS IN MANITOBA - 2001

ANNUITY CONTRACTS LESS REINSURANCE CEDED								
GROUP								
Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Annuity Payments $'000	Surrender Values $'000	Other $'000	Total $'000	Total of Annuity Contracts $'000	Total Disbursements for Insurance & Annuity Contracts $'000
16	0	0	93	2	0	111	247	1,224
0	0	0	1	0	0	1	71	572
0	0	0	0	0	0	0	0	35
0	0	0	0	0	0	0	2	35
0	0	0	0	0	0	0	0	196
0	0	0	0	0	0	0	0	141
0	0	0	0	0	0	0	0	108
0	0	0	0	0	0	0	0	881
0	0	0	0	0	0	0	0	401
0	0	0	0	0	0	0	0	300
0	0	0	0	0	0	0	0	384
16	0	0	5,923	8,590	0	14,529	30,448	61,388
0	0	0	0	0	0	0	0	223
0	0	0	0	0	0	0	0	14
85	0	0	0	5,006	0	5,091	35,644	49,826
0	0	0	0	0	0	0	0	388
0	0	0	0	0	0	0	654	1,696
0	0	0	18	0	0	18	18	18
0	0	0	225	521	0	746	1,173	2,932
0	0	0	0	1,014	0	1,014	1,113	4,188
0	0	0	0	0	0	0	0	1,281
0	0	0	58	692	0	750	3,795	5,282
0	0	0	5	0	0	5	5	5
0	0	0	148	327	0	475	3,828	5,876
0	0	0	0	0	0	0	12	152
0	0	0	0	0	0	0	0	307
0	0	0	257	4	0	261	261	428
16	0	0	0	0	0	16	129	1,145
800	0	0	25,870	18,297	0	44,967	102,345	140,257
0	0	0	0	0	0	0	0	124
0	0	0	3,745	107	0	3,852	4,069	4,195
0	0	0	20	0	0	20	5,456	9,412
0	0	0	0	0	0	0	11	11
0	0	0	0	0	0	0	0	157
0	0	0	0	0	0	0	0	2
0	0	0	0	0	0	0	0	1,090
3	0	0	10,258	6,030	0	16,291	28,939	45,007
0	0	0	0	0	0	0	466	876

COMPANY	ANNUITY CONTRACTS LESS REINSURANCE CEDED INDIVIDUAL Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Annuity Payments $'000	Surrender Vaules $'000	Other $'000	Total $'000
Manufacturers Life Insurance Company	2,356	0	0	27,987	39,131	84	69,558
Maritime Life Assurance Company	468	0	0	3,928	258	25	4,679
Massachusetts Mutual Life Insurance Co.	0	0	0	0	0	0	0
Metropolitan Life Insurance Company	0	0	0	0	0	0	0
Minnesota Life Insurance Company	0	0	0	0	0	0	0
National Life Assurance Co. of Canada	297	0	0	252	185	10	744
New York Life Insurance Company	0	0	0	0	0	0	0
Penncorp Life Insurance Company	0	0	0	0	6	0	6
Pennsylvania Life Insurance Company	0	0	0	0	36	0	36
Primerica Life Ins. Company of Canada	0	0	0	2	1	2	5
Principal Life Insurance Company	0	0	0	0	0	0	0
Provident Life and Accident Insurance Co.	0	0	0	0	79	0	79
Prudential Insurance Company of America	0	0	0	0	0	0	0
RBC Life Insurance Company	28	0	0	390	0	0	418
Reliable Life Insurance Company	0	0	0	0	0	0	0
Royal & Sun Alliance Life Ins. Co. of Canada	307	0	0	724	1,308	0	2,339
Standard Life Assurance Company	951	0	0	13,893	8,301	0	23,145
Standard Life Assurance Company of Canada	0	0	0	0	0	0	0
Sun Life Assurance Company of Canada	1,092	0	0	8,755	8,236	0	18,083
TD Life Insurance Company	0	0	0	0	0	0	0
Toronto Mutual Life Insurance Company	0	0	0	(1)	0	0	(1)
Trans Global Life Insurance Company	0	0	0	0	0	0	0
Transamerica Life Canada	214	0	0	2,086	3,698	0	5,998
Travelers Insurance Company	0	0	0	0	0	0	0
United American Insurance Company	0	0	0	0	0	0	0
Wawanesa Life Insurance Company	69	0	0	1,166	2,237	0	3,472
Western Life Assurance Company	0	0	0	0	0	0	0
Zurich Life Insurance Company of Canada	3	0	0	274	36	0	313
TOTALS	$10,623	$ 0	$ 0	$118,300	$129,560	$930	$259,413

ANNUITY CONTRACTS LESS REINSURANCE CEDED								
GROUP								
Death Claims $'000	Accidental Death $'000	Disability Claims $'000	Annuity Payments $'000	Surrender Values $'000	Other $'000	Total $'000	Total of Annuity Contracts $'000	Total Disbursements for Insurance & Annuity Contracts $'000
43	0	0	10,361	13,106	6	23,516	93,074	107,134
1	0	0	49	35	0	85	4,764	13,262
0	0	0	3	0	0	3	3	3
0	0	0	496	0	0	496	496	598
0	0	0	1	0	0	1	1	2
46	0	0	1,379	7,645	10	9,080	9,824	12,993
0	0	0	0	0	0	0	0	62
0	0	0	0	0	0	0	6	83
0	0	0	0	0	0	0	36	69
0	0	0	0	0	0	0	5	583
0	0	0	8	0	0	8	8	8
0	0	0	0	0	0	0	79	372
0	0	0	108	0	0	108	108	420
0	0	0	0	0	0	0	418	2,231
0	0	0	0	0	0	0	0	127
0	0	0	0	0	0	0	2,339	2,832
122	0	0	6,130	5,234	0	11,486	34,631	36,868
0	0	0	53	0	0	53	53	53
79	0	0	5,383	4,212	2	9,676	27,759	48,826
0	0	0	0	0	0	0	0	100
0	0	0	0	0	0	0	(1)	42
0	0	0	0	0	0	0	0	9
0	0	0	0	0	0	0	5,998	11,828
0	0	0	9	0	0	9	9	9
0	0	0	0	0	0	0	0	52
0	0	0	0	0	0	0	3,472	6,050
0	0	0	0	0	0	0	0	49
0	0	0	365	89	0	454	767	1,583
$1,227	$ 0	$ 0	$70,966	$70,911	$18	$143,122	$402,535	$586,805

FRATERNAL SOCIETIES - 2001

NAME OF SOCIETY and HEAD OFFICE	PREMIUMS		LIFE CERTIFICATES				DIVIDENDS		BENEFITS PAID	
			End of 2000 - $'000		End of 2001 - $'000					
	Life $'000	Accident & Sickness $'000	No.	Amount	No.	Amount	Life $'000	Accident & Sickness $'000	Life $'000	Accident & Sickness $'000
ACTRA Fraternal Benefit Society Toronto, ON	8	51	135	2,548	160	2,695	0	0	0	15
Canadian Slovak League Toronto, ON	1	0	32	39	32	39	0	0	0	0
Grand Orange Lodge of BA Benefit Fund Toronto, ON	1	0	13	48	13	49	0	0	0	0
Independent Order of Foresters Toronto, ON	1,144	6	4,386	96,785	4,141	88,818	377	0	1,420	8
Knights of Columbus New Haven, CT	5,257	0	9,274	284,189	9,465	298,023	2,000	0	2,456	0
Lutheran Life Insurance Society of Canada Wate loo, ON	1,473	39	2,991	165,062	3,080	181,098	442	0	414	16
Manitoba Motor Club Insurance Company Inc. Winnipeg, MB	0	0	0	0	0	0	0	0	0	52
North West Commercial Travellers' Association of Canada Waterloo, ON	8	0	1,652	1,661	1,493	1,552	26	0	53	0
Order of United Commercial Travelers of America Columbus OH	14	76	59	657	57	612	0	0	52	19
Sons of Scotland Benevolent Association Toronto, ON	13	0	686	1,197	654	1,102	0	0	57	0
Ukrainian Fraternal Society of Canada Winnipeg, MB	41	0	449	2,478	425	2,409	25	0	43	0
Ukrainian Mutual Benefit Association of St. Nicholas of Canada Winnipeg, MB	5	0	539	5,215	537	5,862	15	0	81	1
Ukrainian National Association, Inc. Parsippany, NJ	4	0	215	287	204	261	0	0	10	0
Worker's Benevolent Association of Canada Winnipeg, MB	16	0	430	1,101	418	1,058	2	0	42	0
TOTALS	$7,985	$172	20,861	$561,267	20,679	$583,578	$2,887	$0	$4,628	$111